needaccess®

2011 – 2012 Counselor Software User Manual

An Access Group Service

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The Need Access® Program

Need Access Counselor

Welcome to the Need Access Counselor, the school software component of Access Group's Need Access® program. The Need Access Counselor will help you gather and assess student financial aid application data, allocate your institutional funds, assign and track the receipt of student documents, send correspondence, and create customized reports.

It cannot be used for the official verification of Federal Title IV and Title VII educational funds; the Free Application for Federal Student Aid (FAFSA) must be used for awarding these funds. While the Need Access program collects data similar to the data collected on the FAFSA and performs some calculations that duplicate those performed in the federal system, it is solely for reference and comparison purposes.

This manual is designed to provide you with an overview of the many features of this software. As you work with the software, use this manual and the software's HELP menu as guidelines. You will learn how to use the software most efficiently by reading through the manual as you perform the various functions of the Counselor.

Overview of the Need Access Program

- Online Registration
- Student Web Application
- Need Access School Counselor Software

The **Need Access Online Registration** service is used by schools to indicate the data requirements they request of their students. Information from the online registration form is used to program each school's specifications into the Need Access Application.

The **Need Access Student Web Application** is available on *NeedAccess.Org*. Applicants complete the application and are prompted to provide only the data that their school(s) requires. The data is made available to the school(s) selected by the applicant within 24 business hours. Schools download and import the data into the **Need Access Counselor** Software. Financial aid administrators at each school use the Counselor software to assess the information and decide how to appropriately allocate their institutional funds; in addition, the Counselor software can perform other administrative tasks, such as generating correspondence and creating customized reports.

The Need Access Application

The Online Application for Students

The online Need Access Application is simple to use, and online instructions are available to guide the student through the process. Students should be directed to *NeedAccess.Org*.

Information about the Need Access program, what to do before applying, and how to complete the application are available at the click of a button.

Students who had previously completed the Need Access application online and are applying again this year will find that most of their information will pre-populate on the new application. Of course, they still have to review and update that information.

Application Processing Fees

Need Access application processing fees for students are $15 for a returning applicant and $28 for a first-time applicant.

After entering all required application data, the student clicks "Pay and Submit" on the Main Menu. Fees must be paid with a major credit card before the application can be submitted.

For this processing fee, the student may have data sent to an unlimited number of schools. There are no extra fees for updating or resubmitting a Need Access Application.

Parent Data

Parent Data, as well as Non-Custodial Parent Data, can be completed in one of three ways:

1. The parent can complete the Parent Section of the application online.
2. The student can enter the parent information into the Parent Section of the application online.
3. There are no additional fees for submitting parent data required by a school.

Application Processing

Student Applications

Applications received will be processed and posted to the school file/mailbox downloaded within 24 business hours of receipt. Applicants are permitted to update and resubmit their applications.

> ***Note:*** Schools are encouraged to direct applicants and/or parents to update incomplete application at *NeedAccess.Org* at any time.

School Output Options

Schools receive applicant data from Access Group electronically via the Internet.

> ***Note:*** The Need Access Counselor is the only computer software program into which the student application information can be imported. However, the Need Access Counselor has been designed to export data in a variety of formats.

Schools download student applicant data and school reports directly from the Need Access School Download section of the Access Group Web site. Once applications are processed, the information will be posted there, protected by a password. This method allows you to gather this data whenever convenient.

Log-In

To access the online Need Access School Download Section of our Web site, use the following address: *https://www.accessgroup.org/AppSecure/School/LoginMainMenu/login.aspx.*

After you log in using your User ID and password, you will be taken to the eAccess Dashboad. Scroll down to the "Need Access" section and click the "Connect Now" button. (You may be prompted to select the name of your school from the drop-down list.) You will then see the Need Access School Download page, where you will be provided with four download options:

1. Student Application Data
2. List of Applicants Recently Sent to School
3. Need Access Counselor: 2011

> ***Forgotten your Password?***
> Please call your Access Group Account Executive at 800-227-2151.

Student Application Data

The Student Application Data option allows you to download up-to-date student application data or to select from previously downloaded files that are archived by the date last downloaded. To download student application data files, you must first choose which year's file you would like to download. Next, select the file you wish to download from the list provided. These files will be listed by the date and time the reports were generated.

For instructions on how to import student application data into the Need Access Counselor software, see "Loading New Applicants" on page 10 of this manual.

Next, locate the directory that contains your other Need Access files from the "Save As" dialog box. (We recommend that you use the c:\NAC11 default directory to save all of your Need Access files.)

> ***Note:*** If you have already saved a Need Access Student Application Information file (filename: nacstu.new) in this directory, you will be told that a file of the same name already exists. If you have already imported the data from the existing report to the Need Access Counselor, choose "Yes" to replace the file. If you have not yet imported that report, you must choose "No" and change the name of the new file in the "Save As" dialog box.

List of Applicants Recently Sent to School

This option allows you to download an up-to-date list of applicants whose files have recently been sent to your school or to select from previously downloaded lists that are archived by date. You must first choose which year's lists you would like to download, and then click on the [Continue] button at the bottom of the page. Next, select the list you wish to download. These lists will be catalogued by the date and time the reports were generated. Click on the list to be downloaded. If you are using Netscape: A dialog box will appear stating "Unknown File Type." Click on the [Save File...] button. If you are using Internet Explorer, you may experience one of the following scenarios:

a. The list will open in the browser. In this case, simply choose "Print" from the FILE menu and print as usual. (Skip the "locate the directory" and "save" steps explained below.)

b. A dialog box will appear stating "File Download." Select the "Save this file to disk" option.

> ***Note:*** If you have already saved a List of Applicants Recently Sent to School (filename: report.doc) in this directory, you will be told that a file of the same name already exists. If you have already imported the data from the existing report to the Need Access Counselor, choose "Yes" to replace the file. If you have not yet imported that report, you must choose "No" and change the name of the new file in the "Save As" dialog box.

Need Access Counselor: 2011

This option allows you to download the latest version of the Need Access Counselor software. Click on the "nac1112.exe" file to begin downloading the software.

If you are using Internet Explorer: A dialog box will appear stating "File Download." Select the "Save this file to disk" option and click [OK]. Locate the directory that contains your other Need Access files from the "Save As" dialog box. Once you have chosen the directory, click [Save].

To Install the Need Access Counselor Software:

Using Windows Explorer or File Manager, locate the "nac1112.exe" file that you downloaded. This should be saved to your hard drive. Double-click on this file and follow the onscreen installation instructions.

An Overview of This Manual and the Need Access Counselor

Pull-Down Menus

To perform the main functions of the Need Access Counselor, you will use the three pull-down menus, the titles of which are located on the rule at the top of the screen: MAIN MENU, TABLES/RULES, and HELP.

Main Menu

The options found under MAIN MENU are the functions you will use on a day-to-day basis to review applicant data, package funds, disburse funds, send correspondence, print reports, and import or export data to or from other systems. You can perform tasks on individual student records that you designate by criteria. Throughout this manual, the term "batch" will be used to refer to tasks that can be performed on a group, or batch, of student records.

Tables & Rules

The options found under this menu will be used to establish the rules or guidelines your school will follow for designating document requirements, assigning budgets, sending correspondence, and packaging student awards. You will want to establish your rules first before you load any applicants into the Need Access Counselor. See the section on the next page, "First Things First," for tasks that should be completed before you begin processing student application data.

Help

The HELP menu provides more detailed information about many aspects of the Need Access Counselor. This menu also has a search function so that you can search by topic.

Data Dictionary

The Need Access Counselor contains about 2,700 different data items, each having a code name, which can be used in the creation of rules, letters, reports, and file layouts. A Data Dictionary is included in the software itself so that you can determine the proper code names when using data items. The data items are listed in the left columns of the Section 4 Data Dictionary, and the corresponding code names are listed in the right columns. About 550 of the most used data items have been given special status in the Counselor. These are data items that you can use in creating and changing rules and applicant letters. These are called Rule Data Names. While you are creating, reviewing, and updating your rules, letters, reports, and file layouts, you can refer to the Data Dictionary by clicking on the [DICTIONARY] button. For more information on the Data Dictionary, go to the HELP menu.

First Things First

To utilize the many functions of the Need Access Counselor most effectively, it is useful to have an understanding of two basic concepts: setting up rules and selecting student criteria. For more detailed information, see Section 2 of this manual or go to the HELP menu of the Need Access Counselor software.

Understanding Rules

Before you begin loading student applicant data, you need to establish rules by which you will process this data. The Need Access Counselor is designed so that you can set up the basic rules you will use in performing need analysis for the majority of your students up front. Rules establish the criteria, guidelines, or practices your school will use. For example, you can set up rules for documents that will be required of all or of certain batches of students, and then you can track the receipt of those documents. You can also establish rules for assigning budgets for various students, for designating funding sources, and for sending correspondence. In most cases, using rules simplifies processing by allowing you to establish criteria, batch students by criteria, and then perform functions for batches of students, rather than having to perform functions for each student individually. Failure to establish basic guidelines before loading applicant data may result in:

1. The need to re-process analyses if you add or change rules; or
2. The need to perform operations on a student-by-student basis.

While it is most efficient to establish your rules from the beginning, the Need Access Counselor allows you to add, change, or delete rules at any time. Of course, you can always override your established rules by manually performing functions for individual students who have special circumstances.

Understanding Applicant Selection Rules

You can use the Applicant Selection Rules to choose applicant files for review or to perform batch operations for a group of selected applicants (e.g., printing a list of third year applicants). In this regard, the Need Access Counselor performs much like a database. A variety of data items are stored in the database and you can designate which data items you need to review or use. Through the selection rules function, you can create reports and select specific applicants to whom a rule will apply. For example, you can assign a specific budget to third-year applicants. For more information on using Applicant Selection Rules, see page 17.

Download and Installation

To download and install the Need Access Counselor:

1. *Go to https://www.accessgroup.org/AppSecure/School/LoginMainMenu/login.aspx* and log in.
2. Under Need Access section, click "Connect Now."
3. Under "Need Access Counselor 2011," click [Download File].
4. Select the file named nac1112.exe to begin downloading.
5. Locate the directory "Desktop" from the "Save As" dialog box.
6. Locate the file nac1112.exe on your desktop and follow the onscreen instructions.

Assigning a Password

When you open the Need Access Counselor by clicking on the icon, you will be prompted to assign a password. This feature ensures the confidentiality of students' and parents' data. Once a password has been assigned, it must always be provided to enter the Need Access Counselor in the future. Below the password, you are informed of when the last backup, if any, was performed for Student Data or Tables/Rules. You are strongly encouraged to perform a routine backup to protect against loss of your student and tables data. When you begin the Need Access Counselor, the screen in Figure 1.1 appears.

Getting Started

Once you have installed the Need Access Counselor, you should follow the subsequent sequence before loading any student data. We strongly recommend that you follow these procedures, since the student records you load into the Counselor will be updated with some of this information as the records are loaded into the Counselor.

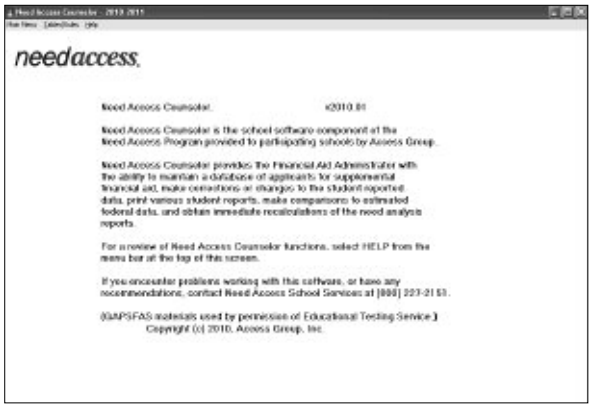
needaccess
Need Access Counselor
Need Access Counselor is the school software component of the Need Access Program provided to participating schools by Access Group.
Need Access Counselor provides the Financial Aid Administrator with the ability to maintain a database of applicants for supplemental financial aid, make corrections or changes to the student-reported data, print various student reports, make comparisons to estimated federal data, and obtain immediate recalculations of the need analysis reports.
For a review of Need Access Counselor functions, select HELP from the menu bar at the top of this screen.
If you encounter problems working with this software, or have any recommendations, contact Need Access School Services at [888] 223-2153.
(EAPSFAS materials used by permission of Educational Testing Service.)
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Figure 1.1

1. **Set Up Budget and List Rules**
   You can set up basic budgets for students in your need analysis processing. You may have various budgets based on year in school, duration of school year, enrollment status (full-time or part-time), or you may want to use one basic budget. You can set up a budget to contain items such as tuition and fees, books, and living expenses. Once you have established your budget(s), you can set up rules to designate which budget will be assigned to selected students on the budget list. You can also assign a summer living allowance, Income-Protection Allowance (IPA), and minimum student contributions. See page 18 for more information.

2. **Set Up Tracking Documents and Rules**
   There are certain documents that your office will require from students for packaging and/or disbursement. Once you have established your list of required documents, you can set up rules to designate which documents will be required of all students, as well as which documents will be required of only selected students. See page 14 for more information.

3. **Adjust Calculation Options**
   The Need Access calculations can be automatically changed for both parents and students. These calculation options are provided to give you flexibility in how you determine financial need. To review the options for the parent analysis, see page 34. To review the options for the student analysis, see page 30.

> ***Recommendation:*** While it is not required that you perform the following operations before loading student records into the Need Access Counselor, we recommend adding this information now to save time later.

4. **Set Up Funds List and Packaging Rules**
   You can list information about the various funds from which monies will be disbursed. For each fund, you can enter information such as the fund name, the source of the fund, student award limits, and date(s) of disbursement(s). Once your list has been established, you can determine the student assignment rules by which the monies will be disbursed from these funds. See pages 20 – 21 for more information.

5. **Set Up Standard Letters**
   The Need Access Counselor offers the option of printing correspondence that you have drafted for your students. The Need Access Counselor stores five basic letters: Welcome/First Missing Document Letter, Follow Up/Missing Document Letter, Last Notice/Missing Document Letter, Award Letter, and No Award Letter. You can create up to 250 template letters. Once you have created your letters, you can send letters to a group of students that you designate, or you can send letters to individual students. See pages 22 – 25 for more information.

Main Menu

The options found under MAIN MENU are the functions you will use on a day-to-day basis to:

- Download applicant records
- Review student records
- Package students' funds
- Send correspondence
- Print reports
- Import/Export data

When you click on MAIN MENU, the following pull-down menu appears (see Figure 2.1), giving you access to the available options. Each of these functions is described in this section of the User Manual.

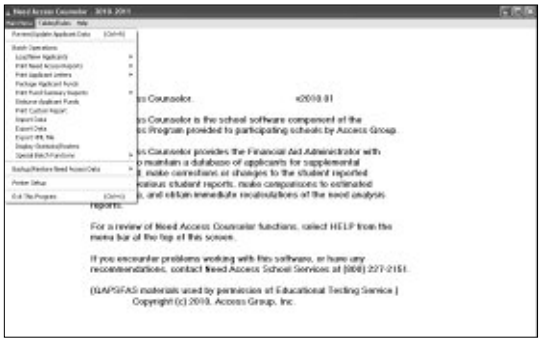


Figure 2.1

Review/Update Applicant Data

By selecting the first menu option, Review/Update Applicant Data, a screen appears listing all of the applicants in your data file in alphabetical order (see Figure 2.2). This screen allows you to select an individual applicant whose information has been downloaded into the Need Access Counselor. To select an individual record, double-click on the applicant's name. Once you have selected an applicant, the name appears in the upper right corner of the screen, under the "Currently Selected Applicant" dialog box.

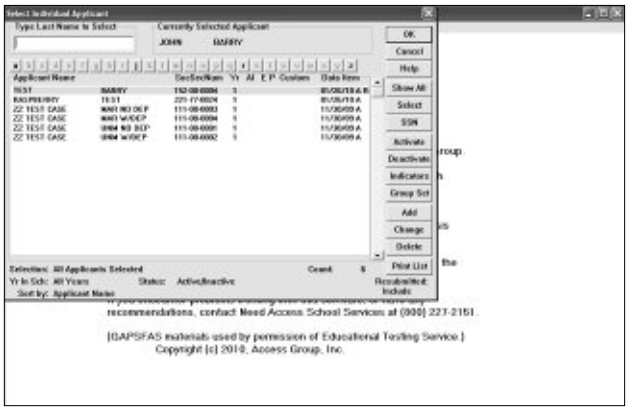


Figure 2.2

Note: Social Security Numbers and all applicant data used in this manual are fictitious.

If the applicant's name is not visible on the screen, there are several ways to access it:

1. Use the scroll bar;
2. Click on the appropriate letter corresponding with the individual's last name;
3. Type in part or all of the name in the "Type Last Name to Select" dialog box; or
4. Click on [SSN] and type in the SSN in the dialog box to access the student's name. Other Important Functions: Clicking either [Activate] or [Deactivate] allows you to distinguish between applicants currently being considered for financial aid and those who are not. An "A" appears to the right of the record once the record has been activated.

Note: When schools receive their student data, all first-year students will be designated as inactive and all returning students as active, since many first-year students are not necessarily admitted and cannot be actively considered for financial aid.

Resubmitted Applications

Resubmitted applications can be recognized by the letter "L" or "R" in the rightmost position of each record. Applicant records can be locked so when a resubmission is downloaded the record will display "L" and audit trail will include all changes made by the applicant. If an "R" appears to the far right of the line for a student on the displayed list, this indicates that the student data has been "Resubmitted" at some point, and that changes to the data were made by the student. Details of the changes made can be found in the audit trail, which is available when viewing a student's data by clicking on the "Special Functions" button, and then selecting, "Review Audit Trail."

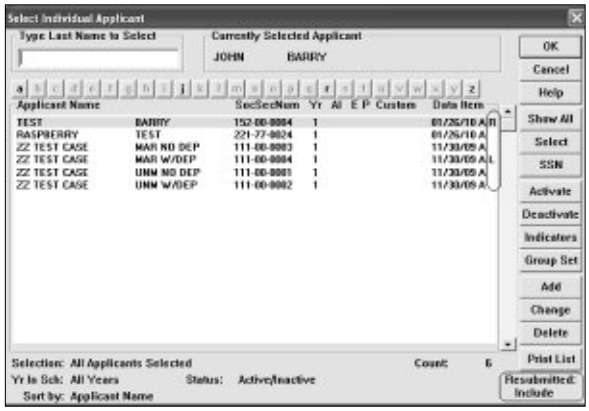


Figure 2.2a

Other Important Functions

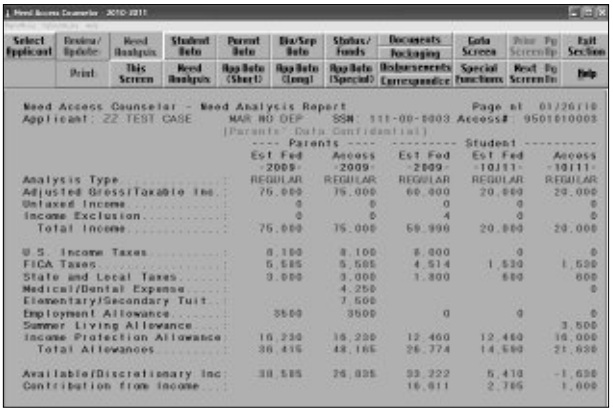
[Show All] button will display all students in alphabetical order. [Group Set] button allows you to change the set value of a specific data field for the entire group of currently displayed students. [Select]* button allows you to select certain categories of students that you have programmed or standard categories such as year in school. [Add] button allows you the option to create a file for a student. [SSN] button allows you to select a student by Social Security number. [Change] button allows you to change the applicant's name and/or Social Security number. [Indicators] button will bring up a window so you can assign standard or custom fields to identify certain characteristics of an individual student. [Delete] button allows you to permanently delete a student from your records. [Print List] button gives you a printed list of students based on the student selection criteria you determine.

*New in 2010, you can have the option to include or exclude the resubmitted applicants.

Figure 2.2b

Need Analysis Report

Once you have selected an individual applicant, click [OK] to examine the associated record. When you have done so, the Need Analysis Report appears, as shown in Figure 2.3. The page number "n1" shows that you are on the first page of the Need Analysis Report (NAR) screens. If you need to review a NAR, look for the letter "n" to indicate that you are reviewing the appropriate screens. The first need analysis screen presents the income and allowances portion of the need analysis calculation. The second page presents the asset portion of the need analysis calculation and the calculated contributions for 9-month and 12-month analyses. On both screens, there are five columns, representing five separate analyses. The first column, labeled Parents/EST Fed/2010, shows the results of the parents' need analysis using 2010 calendar year data and federal calculation rules. The second column, labeled Parents/Access/2010, shows the results of the parents' need analysis using 2010 calendar year data and Need Access calculation rules, which include some elements not in the Federal rules, such as Medical/Dental Expense and Home Equity, and may also reflect calculation options you have entered. The third column, labeled Student/EST Fed/2010, shows the results of the student's need analysis using 2010 calendar year data and federal calculation rules. The fourth column, labeled Student/EST Fed/11/12, shows the results of the student's need analysis using the 2011-2012 academic year income and federal calculation rules. The fifth column, labeled Student/Access/11/12 shows the results of the student's need analysis using 2011-2012 academic year data and Need Access calculation rules, which include some elements not in the federal rules, such as Medical/Dental Expense and Home Equity, and may also reflect calculation options you have entered. The information that initially appears is the applicant's Need Analysis Report. By clicking on the [Go To Screen], [Next Screen], and [Prior Screen] buttons, you can view all of the pages of this report. The [Go To Screen] button gives you a list of the pages in this section and offers a quick way to access a screen. To select a different applicant, click [Select Applicant] in the upper-left



Need Access Counselor - Need Analysis Report — Page n1 01/26/10
Applicant: ZZ TEST CASE — NAR NO DEP — SSN: 111-00-0003 Access#: 9501010003
[Parents' Data Confidential]

	Parents		Student	
	Est Fed -2009-	Access -2009-	Est Fed -10|11-	Access -10|11-
Analysis Type	REGULAR	REGULAR	REGULAR	REGULAR
Adjusted Gross|Taxable Inc	75,000	75,000	60,000	20,000	20,000
Untaxed Income	0	0	0	0	0
Income Exclusion	0	0	0	0	0
Total Income	75,000	75,000	59,990	20,000	20,000
U.S. Income Taxes	8,100	8,100	8,000	0	0
FICA Taxes	5,585	5,585	4,514	1,530	1,530
State and Local Taxes	3,000	3,000	1,800	600	600
Medical/Dental Expense		4,250			0
Elementary/Secondary Tuit		7,500			
Employment Allowance	3500	3500	0	0	0
Summer Living Allowance					3,500
Income Protection Allowance	16,230	16,230	12,460	12,460	16,000
Total Allowances	36,415	48,165	26,774	14,590	21,630
Available/Discretionary Inc	38,585	26,835	33,222	5,410	-1,630
Contribution from Income			16,611	2,705	1,000

Figure 2.3

> ***Note:*** If parents request that their information be kept confidential from the student applicant, that message will appear at the top of the screen.

Applicant Data

The [Student Data], [Parent Data], [Non-Custodial Data] buttons allow you to view and update various types of Need Access data associated with the selected applicant. You will know that you are on a Student Data screen because the page number indicated at the top of the page is s1. The letter "s" designates a Student Data screen, the letter "p" designates a Parent Data screen, and the letter "d" designates a Non-Custodial Parent Data screen. By clicking on the buttons you will view the actual question and the respective

data that was entered onto the application. Figure 2.4 is an example of information that appears by clicking on [Student Data]. You can go through the pages of each section by using the [Go To Screen], [Next Screen], and [Prior Screen] buttons.

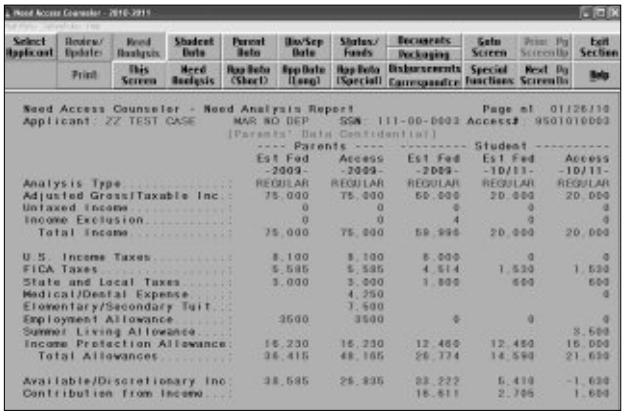


Figure 2.4

Entering/Updating Data Items

When you are viewing a screen with applicant data (student, parent, or Non-Custodial Parent data) or calculation options, you will notice that captions appear at the bottom of the screen. If the caption begins with the text "Edit Data Item:" you can change the value of that data item. If the caption begins with "Fixed Data Item:" that item cannot be changed on that screen. To edit the data, click on the data item you want to change. The data value will become highlighted and a dialog box will appear showing the instructions the applicant received when completing the item on the Application Software. After entering a new value for the item, you have a few options. You can press [Enter] on your keyboard to proceed to the next field that can be edited; you can use the [Up] or [Down] arrow keys to move to the previous or next field that can be edited; or you can use the mouse to move to another part of the screen.

Special Circumstances Indicators

On the bottom right-hand side of the applicant data screens (student, parent, Non-Custodial Parent data), you will see one or more indicators if the selected student and/or parents have filled out the Special Circumstances portion of the Application Software.

Printing Options by Individual Applicant

Several printing options can be executed from the special menu bar, which appears when you are reviewing an applicant record. Click on the appropriate button to print the following reports:

1. [This Screen] – A printout of the screen displayed.
2. [Need Analysis] – The need analysis calculation provided by the Need Analysis Report.
3. [App Data (Short)] – The applicant data used in the need analysis calculation (two pages).
4. [App Data (Long)] – All data provided by the applicant on the Application.
5. [App Data Special] – A special report designed by schools which will display a different data format.

Student Status/Funds

Clicking on the [Status/Funds] button opens the screen shown in Figure 2.5. This screen provides a summary of the need analysis calculation, the status of the various functions of the process, packaging and disbursement status, student indicators, and a summary of educational debt. The "Student Packaged" field reflects the following statuses:

- Blank (waiting for packaging)
- Done (packaging done via packaging rules)
- Manual (packaging done/changes manually)
- Hold (block packaging during batch runs)

The bottom left of the sample screen in Figure 2.5, shows that the student's Need Access application was received and all packaging and disbursement documents are pending. The student has received an award letter and has accepted the award(s), but the financial aid office is still waiting to receive documents required for disbursement.

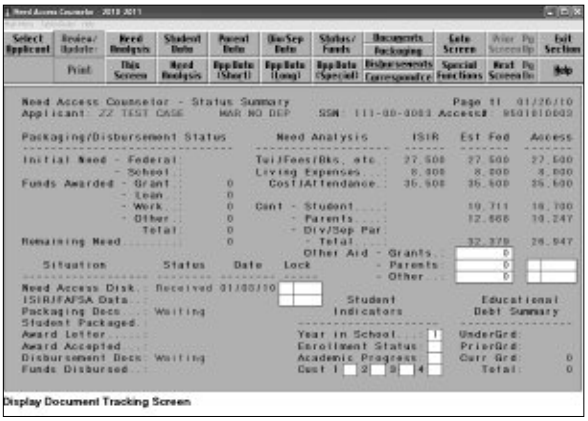
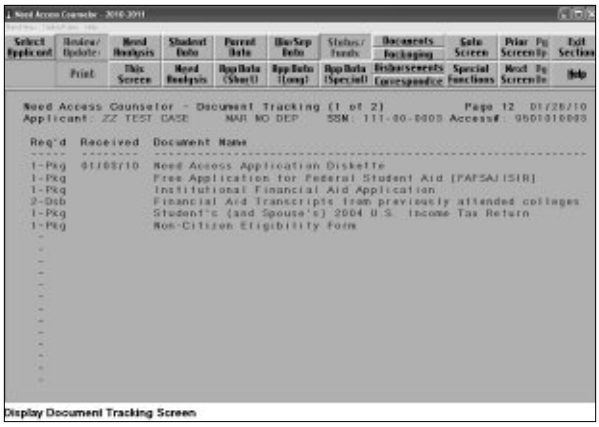


Figure 2.5

Student Document Tracking

When you're reviewing student data and you click on the [Documents] button, a screen will open, showing a list of documents required and received for an individual student (see Figure 2.6). If you want to update documents on the list or their status, you can click on [Special Functions] and select [Update Tracking Document]. Here you can add or delete documents, post receipt, or waive a document. When a document is first assigned to a student, it is in a WAITING status. A "Pkg" in the required column indicates the document is required for packaging; "Dsb" indicates the document is

required for disbursement. For more information on how documents are tracked and how document status affects other processes, see “Tracking Documents for Individual Students” on page 20.


Need Access Counselor - Document Tracking (1 of 2)
Applicant: ZZ TEST CASE
Req'd Received Document Name
1-Pkg 01/03/10 Need Access Application Diskette
1-Pkg Free Application for Federal Student Aid (FAFSA/ISIR)
1-Pkg Institutional Financial Aid Application
2-Dsb Financial Aid Transcripts from previously attended colleges
1-Pkg Student's (and Spouse's) 2004 U.S. Income Tax Return
1-Pkg Non-Citizen Eligibility Form
Display Document Tracking Screen
Figure 2.6

Student Packaging

When you click on the [Packaging] button while reviewing applicant data, the list of funds awarded to the individual student will be displayed. Under the “Status” column, the following codes will appear, depending upon where the student is in the packaging process:

- 1-awd (award)
- 2-acc (accept)
- 3-dsb (disbursement)
- 4-hld (hold)

If you want to change the status for the individual student, click on [Special Functions] and then click on [Change Packaging Status]. If you want to package or repackage the individual student, click on [Special Functions] and then click on [Package/Repackage Student Funds]. If you want to post an acceptance of the award or make a manual change to the package, select [Special Functions] and then select [Change Packaging Status]. For more information on how funds are awarded to individual students and how the statistics are posted to the Status/Funds screen, see “Funds Awarded to Individual Students” on page 21.

Student Disbursement

When you click on [Disbursement] while reviewing student data, the list of funds and the disbursements will be displayed (see Figure 2.7). The “Fund” field (Fund) shows the fund packaged and accepted by the student. The “Scheduled” (Sched) field shows that amount accepted.

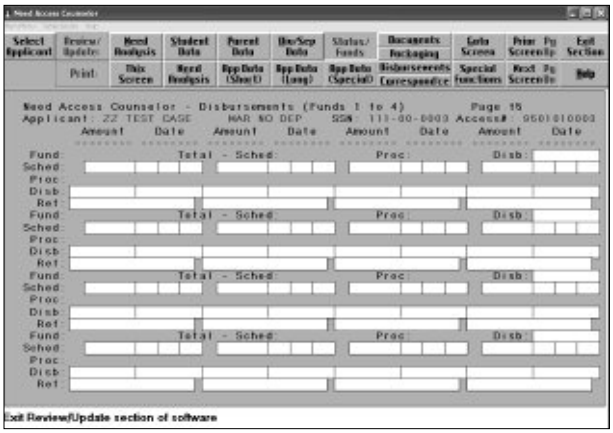


Figure 2.7

Grants/scholarships will automatically be shown as accepted. “Process” (Proc) shows when the disbursement was processed. “Disburse” (Disb) is available for manual posting of a dollar amount when a check has been received by an outside source. “Ref” is for manual posting of a reference or check number.

Special Functions

While reviewing applicant data, a list of functions you can perform for individual students will be displayed by clicking [Special Functions]. These functions include sending correspondence, accepting or changing a student award, and packaging a student (see Figure 2.8). If you plan to batch process to handle your packaging and letters, use this function for the exceptions only. The special functions options are explained on the next page.

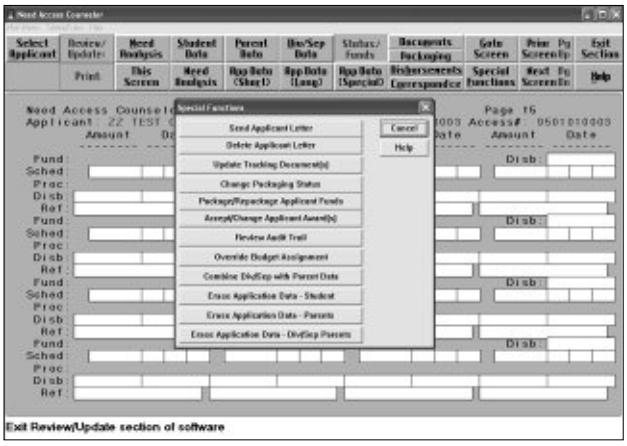


Figure 2.8

Send Applicant Letter

To print an individual student letter, select [Send Applicant Letter]. Click on the name of the letter you wish to print and click [OK].

Delete Applicant Letter

To delete an individual student letter, click on [Delete Applicant Letter]. Click on the name of the letter you wish to delete and click [OK].

Update Tracking Document(s)

Select this function to post the receipt of required documents or to add/delete documents from the student's list.

1. To update an individual document, click on the specified document name. "Waiting" means the document has not been received yet. To show receipt of the document, click [Received] and the date you performed the function appears. You can manually post a different date. If you want to waive the document requirement but keep the document list, select "Waived."
2. To add a document to the student's requirements, click on [Add New Document]. The complete list of tracking documents that you have created will be displayed. Click on the document you want to add to the student's list and click [OK].
3. To add a custom document that is unique to the individual student, click on [Add Custom Doc]. This gives you a window to type in the name of the document.
4. To delete a document from the student's requirements, click on the document you wish to delete. Click [Delete Document] and click [Yes] in the special message window.
5. To indicate that all required documents have been received, click [All Docs Received] and the date is posted.

Change Packaging Status

This function allows you to change the packaging status from the current status to another variation (Blank, Done, Manual, Hold). Click on the new selection and click [Done].

Packaging/Repackaging Applicant Funds

This function allows you to package an individual student.

Accept/Change Applicant Award(s)

This function allows you to manually change or update a student's package. You can add a new fund, delete a fund, or change the amount awarded. In addition, this screen allows you to accept or reject specified amounts or all funds at one time.

Review Audit Trail

This screen shows you changes made to student and parent data. This screen displays the initial (original) answers, the revised answer, the user's initials, and the date and time the change was completed.

Override Budget Assignment

This option is available if you need to override the entire original budget type assigned to a student. When you click on the item, you will see a list of budget selection groups.

Exit Applicant Data Screens

If you wish to exit and return to the main Need Access Counselor screen, click [Exit Section].

Loading New Applicants

To import new applicant records into the Need Access Counselor from the Need Access Processing Center, click on the third option under the MAIN MENU, Load New Applicants. The menu shown in Figure 2.9 appears.

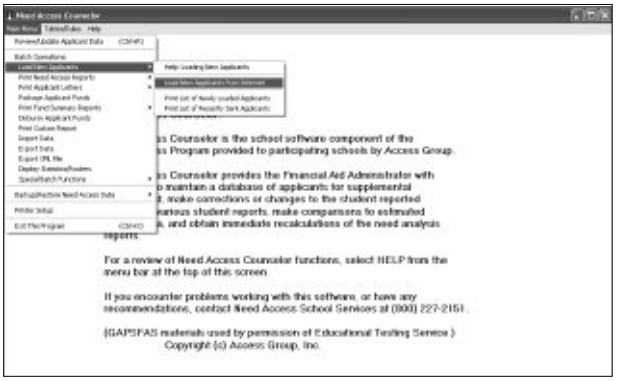


Figure 2.9

Load New Applicants

To download applicant data, go to the Access Group Web site at *https://www.accessgroup.org/AppSecure/School/LoginMainMenu/login.aspx*. Log in by providing your username and password. Select "Student Application Data" from the options listed.

Click on the Need Access "Connect Now" button to display the Need Access - School Download page.

Once you have successfully downloaded and saved your student data files from the Internet, open your 2011-2012 Need Access Counselor software. Select Load New Applicants from the MAIN MENU and then select Load New Applicants from Internet. At this point, you will select the "nacstu.new" file you have just downloaded from the Internet (from the C:\NAC11 default directory) and click [OK]. The new applicants will now be loaded into the Need Access software, and you will receive a dialog box that includes the information you have just downloaded.

> ***Recommendation:*** The name of the file you downloaded from the Internet should be "nacstu.new," unless you have changed the name. In addition, the file should be located in the Counselor's default directory C:\NAC11, unless you have changed the path. We recommend that you save the file to the C:\NAC11 directory and retain the default file name, "nacstu.new." You will need to remember the name and location of this file.

Print List of Newly Loaded Applicants

To print a list of the applicants that have been recently loaded into the Need Access Counselor, click on MAIN MENU, then Load New Applicants. Then select Print List of Newly Loaded Applicants from the sub-menu. The list will contain the names of all applicants that have been loaded since the last time this print option was executed.

Print List of Recently Sent Applicants

When downloading your applicant data via the Internet, you can also download a Recently Sent Applicant Report that lists the applicants that have been recently downloaded into the Need Access Counselor. Go to the Need Access section of Access Group's Web site at *accessgroup.org/needaccess* and log in. Select "Connect Now" from the dashboard.

Choose "List of Applicants Recently Sent to School" from download options. Choose one of the archived files, then select [Save] from the dialogue box. Once you have successfully downloaded and saved your student data files from the Internet, open your 2011-2012 Need Access Counselor software. Select Load New Applicants from the MAIN MENU and then select Print List of Recently Sent Applicants from the sub-menu. Select the report you just downloaded from the Internet and click [OK]. A screen will appear where you can choose to print or preview the report. To print the report, click on [Print].

Disclaimer for Federal Need Access

While Access Group performs calculator verification with test files provided by the United States Department of Education, there is no guarantee of their accuracy. In addition to the possibility of inadvertent calculation error, certain systematic differences may occur. One of these is in the area of "illegible" entries on the FAFSA. Since the Need Access Counselor was designed to be used for data entered on Need Access Application, any "illegible" entry is not possible. Therefore, entries coded as "illegible" on imported ISIR records are recorded as "blank" entries in the Need Access Counselor. Depending on the specific data items involved, calculation differences may result. Also, the Need Access Counselor will perform a need analysis for a record that has been "rejected" by the federal system.

Batch Print Need Access Reports

Clicking on the MAIN MENU option Print Need Access Reports opens the submenu shown in Figure 2.10. Click on the appropriate submenu option for the report you wish to generate, as follows:

1. Need Analysis Report – provides the need analysis calculations (2 pages).
2. Need Analysis Data – provides the applicant data used in the need analysis calculations (2 pages).
3. All Applicant data – provides all data provided by the applicant (6-11 pages).
4. Need Analysis Report and Data – combines the above reports #1 and #2.
5. Need Analysis Report, all Data – combines the above reports #1 and #3.
6. Applicant Data (Special) – provides a need analysis report displayed in a different format. The report can be designed to suit your reporting needs.

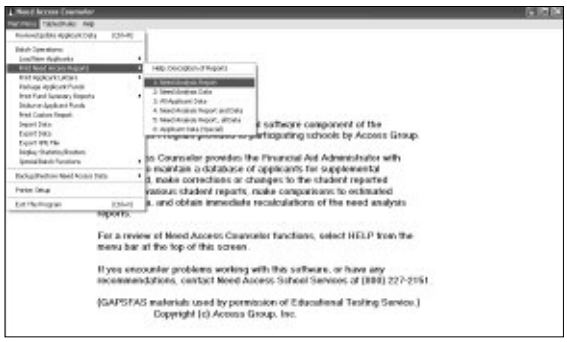


Figure 2.10

Print Applicant Letters

This function gives you the option to batch print student letters after you have created or updated them. For more information, see "Working with Letters," page 22.

Package Applicant Funds

This function gives you the option to batch package student awards. It is operational only after you have posted your funds list, written your packaging rules, and specified your student selection criteria. For more information, see “Setting Up and Packaging Student Funds” on page 20.

Print Fund Summary Reports

This function gives you the option to batch print funds award reports by student and fund type.

Disburse Applicant Funds

This function allows you to batch disburse student funds in an actual or simulated run. After you have established a fund in your Funds List, you can provide a standard disbursement schedule with up to four disbursement dates and the percentage of the award to be disbursed on each of these dates. After a student has been awarded funds and has indicated acceptance of all or a portion of them, the funds are scheduled for disbursement in accordance with the Funds List schedule.

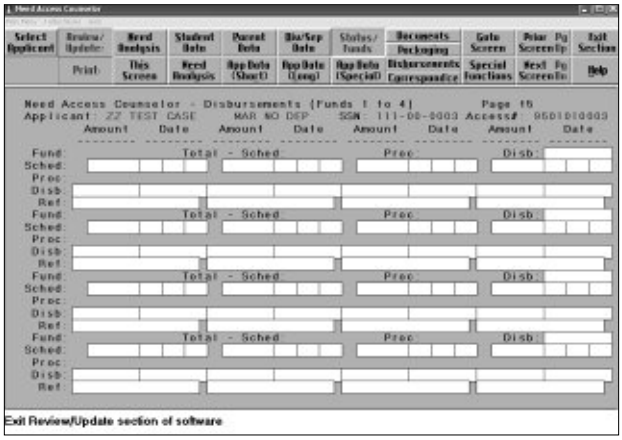


Figure 2.11

Print Custom Report

This Need Access Counselor gives you the ability to create a custom report using any data element requested from the student and parent. You have the option of printing your report using the student record selection criteria. For more information, see “Creating Custom Reports” on page 26.

Import Data

This function gives you the option to upload certain data into the Need Access system.

Export Data

To export data from the Need Access Counselor to another computer system that performs financial aid-related processing, click on MAIN MENU option Export Data. To select data for export, click on the circles next to the appropriate options for each category, and then click [OK]. Further information regarding exporting data can be found by clicking on [Help] on this screen. Display Statistics/Rosters allows you to compile statistics for various reports. When using this option, click on the “Student Selections Rules” circles next to the appropriate options for each category and then click [OK]. A statistical summary appears on the screen, which presents you with the option of printing the Statistical Summary or a Cumulative Roster.

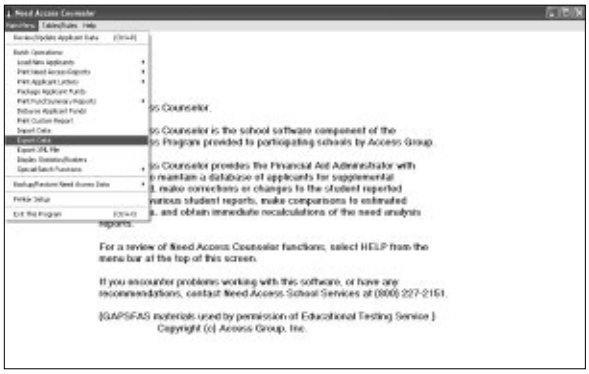


Figure 2.12

Export XML File

New in 2010, you have the option to export your applicant data in the XML format.

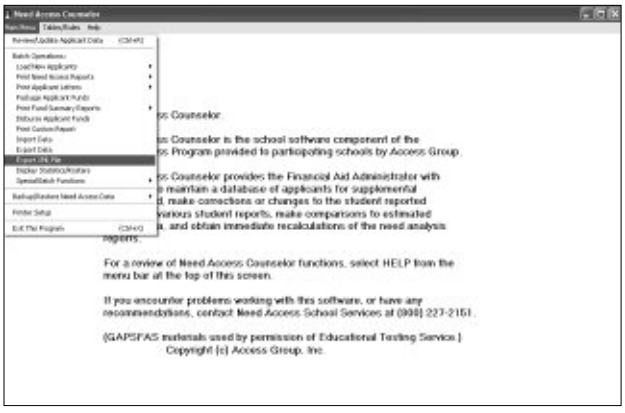


Figure 2.12a

Special Batch Functions

This function allows you to batch reassigned students with new documents, batch post documents/award statuses, and print mailing labels. It offers an optional report which lists students whose document list has been changed.

Back Up/Restore Data

This set of functions gives you the ability to back up and restore your applicant data and tables/rules. You can back up this data either to a disk or directly to your hard drive or network drive. We recommend that you frequently back up your files to protect yourself from losing data you have altered in the system. To back up your data, select the Backup/Restore Need Access Data option from the MAIN MENU, and then select the data you wish to back up by clicking on either Backup Applicant Data or Backup Tables/Rules. Choose the disk drive for the Backup operation. If you have chosen Disk Drive A or Disk Drive B, you will need to make sure that the drive contains a clean disk for backup. If you have chosen to back up to your hard drive or network drive, select the file path/name and click [OK]. If you do not change the file path, your files will be saved to the Need Access default directory, C:\NAC11. If you do not change the file name, the file name for tables/rules will be "nactbl.bak", and the file name for applicant data will be "nacstu.bak".
To restore the data, select Backup/Restore Need Access Data option from the MAIN MENU, and then select the drive for the Restore operation. If you are restoring your data from Disk Drive A or Disk Drive B, insert your backup disk. If you are restoring your data from your hard drive or network drive, specify the file path/name from which you will be restoring the data. You will be asked to verify your Restore request. Click on [Yes] to proceed with the restore operation. Click on [No] to cancel your restore operation.

Print Set-Up

This function allows you to establish or change your print path.

Exit the Need Access Counselor

To exit the Need Access Counselor, click on MAIN MENU, and then click Exit This Program.

Tables and Rules

Tables/Rules Menu

The Tables/Rules options are used to set up the rules or guidelines your school will use for assigning budgets and documents, sending correspondence, and packaging student awards. You should follow the recommended sequences to set up your tables/rules before loading student records into the Need Access Counselor.

When you display the initial screen in this software you see TABLES/RULES listed on the Menu bar. Click on this menu option and you will see the pull-down menu selections displayed in Figure 3.1.

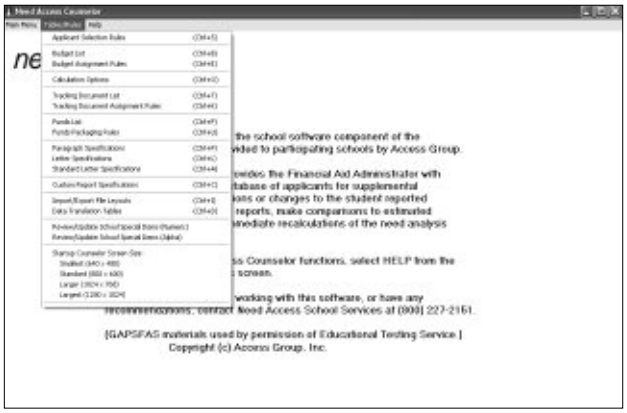


Figure 3.1

Recommended Set-Up of Tables and Rules in the Need Access Counselor

After you have installed the 2011-2012 version of the Need Access Counselor, you may want to browse through the various tables and rules to get an idea of how they look. Some very basic tables and rules have been preloaded. Some of them may suit your purposes, but it is likely you will want to make changes. We recommend that you review the rules first. For an overview of how to use system rules and samples, go to the HELP menu, and review "Understanding and Using Rules". We are providing you with a suggested sequence that ranges from the simplest to the more complex rules. We suggest setting up the following items first:

1. **Budgets and Rules**
   Your budgets and budget assignment rules are used in the need analysis calculations, so they have to be in place before you can get accurate need figures. You will be able to assign as many budgets as you need to any combinations of student selection groups you determine. See page 18 for "Setting up and Assigning Student Budgets."

2. **Tracking Documents and Rules**
   Tracking documents and rules are among the simplest of tables in the Need Access Counselor. By making your changes here first, you will become accustomed to the "look and feel" of making such changes. In addition, since tracking documents are assigned to students when they are loaded into the system, it is important that you update your Tracking Documents List and Rules before loading any student into the system. It is recommended that you list ALL of the possible documents that you will require from students. Posting them now will save time that you may spend later on going back and manually correcting the tracking document lists for any students already loaded on the system. See page 19 for "Tracking Documents List and Rules."

3. **Calculation Options**
   Each school can select the customized calculation options it would like to utilize in performing need analysis for its students. To review the options for the parent analysis, see page 34. To review the options for the student analysis, see page 30. For guidelines on how to specify your selections, see page 17.

4. **Funds List and Packaging Rules**
   The Funds List and Packaging portions of the system are a bit more complex than documents and budgets, but if you complete these first, most of the concepts will already be familiar. You will be able to post all of your financial aid funds and create a packaging strategy using system rules. See page 20 for "Setting up and Packaging Student Funds."

5. **Standard Letters**
   We suggest setting up a letter with a few paragraphs of text. Set up your simplest letters first, and then complete the more detailed letters. See page 22 for "Working with Letters."

Creating and Updating Rules

Rules can be written for several functions in the Need Access Counselor:

- Student Selection Rules
- Budget Assignment Rules
- Tracking Document Assignment Rules
- Funds Packaging Rules

The purpose of these rules is to allow you to select students based upon your criteria, and invoke certain functions for those students, such as assigning a Tracking Document or Budget to them, or Packaging Funds for them.

> ***More information?*** For a complete understanding of the creation and adjustment of rules, as well as fully detailed instructions, see the HELP menu and read the sections on "Understanding and Using Rules" and "Review/Update Rules."

Here are some items to remember in understanding the logic in writing rules:

- A Set of Rules consists of one or more Rule Steps.
- A Rule Step has a Step Name and one or more Rule Lines.
- Every Rule Line has at least one Rule Element, an Action.
- Depending on the Action, a Rule Line may require other Rule Elements. These other Rule elements are First Data Item/Constant/etc., Condition, and Second Data Item/Constant/etc. Note: Refer to the Data Dictionary for Rule Data Names and Code Names.

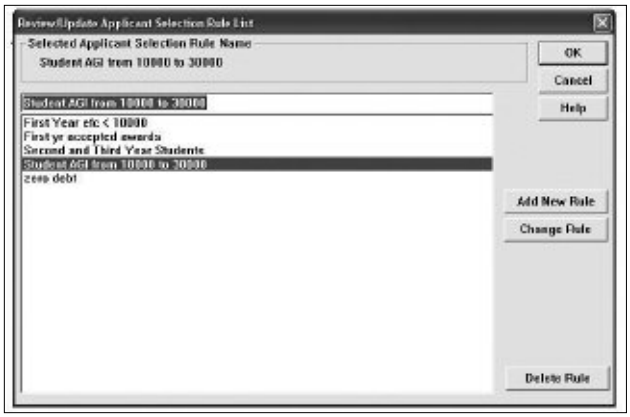


Figure 3.2

Depending on which type of rules are being prepared, the Review/Update Rules screen is accessed by clicking on TABLES/RULES from the Menu Bar, then selecting menu item Application Selection Rules, Budget Assignment Rules, Tracking Document Assignment Rules, or Funds Packaging Rules from the menu that is displayed.

The purpose of Applicant Selection Rules (Figure 3.2) is to allow you to select applicants based on your criteria and invoke certain functions for those applicants, such as assigning a tracking document or budget to them, or packaging funds for them.

Creating a New Rule

To begin creating a new rule, go to the Review/Update Rules screen for one of the following functions: Applicant Selection, Budget Assignment, Tracking Documents, or Funds Packaging. For the selected function, all of the currently established rules are displayed in a box at the bottom of the Review/Update Rules screen. To add a new Rule Line to the end of the Rule List, click on [Add Line at End] (see Figure 3.3). An Action drop-down menu appears in the Selected Rule Line box (see Figure 3.4). From this menu, choose the Action of your Rule Line, such as "Begin With." If the Action you have chosen requires further data, the First Data Item/Constant/etc. menu will provide a list of data options from which you can choose.

For example, if the Action you have selected is Assign Budget, you will then need to select a budget to assign from the First Data Item/Constant/etc. menu (e.g., 12-month budget). If the Action you have selected is Assign Doc, you will then need to select a document to assign from the First Data Item/Constant/etc. menu.

If the Action you have chosen is Goto Step, you must enter the Step Name in the First data Item/Constant/etc. menu. The Step Name you enter must be that of a Rule Step that appears later in your Rule List.

If the Action you have chosen is If, the Rule Line will be a simple condition. You must select a Data Item Name in the First Data Item/Constant/etc. menu. Then, you must select a Condition from the list displayed in the Condition box. The Condition you select determines the type of comparison that you make. There are six Conditions: Is Equal To, Is Not Equal To, Is Greater Than, Is Less Than, Is Not Greater Than, and Is Not Less Than. After selecting the Condition, you must enter the Second Data Item/Constant/etc. to complete the comparison. This Rule Element may be in the form of a list of Data Items from the Second Data Item/Constant/etc. menu, or it may be a Constant that you enter, such as a number or a character series (e.g., 10,000 or NY). For example, if the Action is If, and the First Data Item/Constant/etc. is Stu App: 2d. Year in Grad/Prof School, and the Condition is Is Equal To, then you might enter First yr. from the list provided in the Second Data Item/Constant/etc. menu.

If the Action is Or or And, the Rule Line will be a Simple Condition that is part of a larger Compound Condition. That is, a Rule Line with an Action of Or or And must be preceded by a Rule Line with an Action of If, Or, or And.

If the Action is Select Applicant, no other Rule Elements apply for that Rule Line.

If the Action is Exit Rules, no other Rule Elements apply for that Rule Line. An Exit Rules line may be used to stop later Rule Steps from being executed.

Rules have a number of additional Actions available. These additional Actions are primarily used in Funds Packaging Rules, but may also be used in other types of Rules. If you want to review these mathematical Action functions, see the HELP menu, "Understanding and Using Rules."

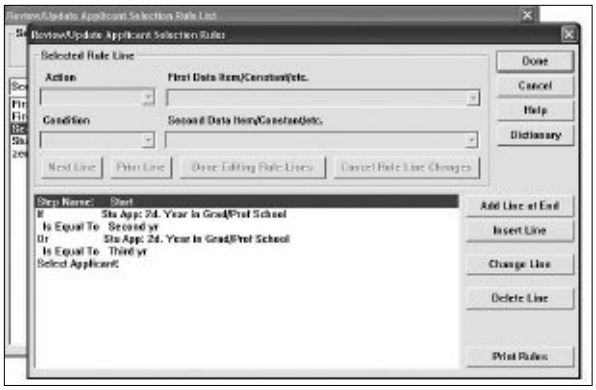


Figure 3.3

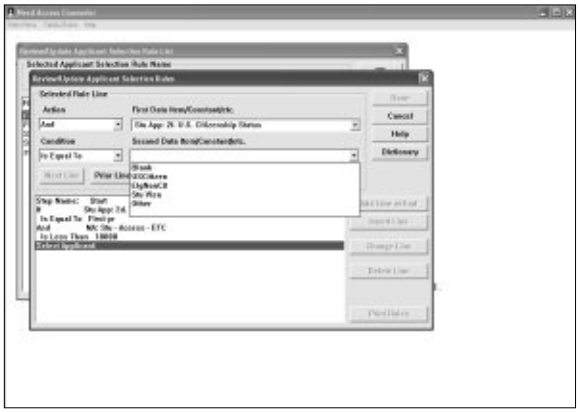


Figure 3.4

Editing Rules

To update an existing rule, select the rule to be updated by clicking on it. To add a new line to the existing rule, click on [Insert Line]. The Action menu will appear. Select your Action and the consequent Data Items required for that Action, if any. To change the requirements of a selected rule, select the line to be changed by clicking on it. Click on [Change Line]. The details of the Rule will appear, and you can use the drop down menus to adjust the rule details. To delete an existing Rule Line, select the line to be deleted by clicking on it, and then click on [Delete Line]. While adding or editing a rule, click on [Prior Line] and [Next Line] to bring up the prior or next Rule Line. Click on [Done Editing Rule Lines] when you have completed a rule and you want to start a new Rule Line. Click on [Cancel Rule Line Changes] to erase your most recent rule or the Rule Line you have highlighted. Click on [Next Print Rules] to review your Assignment Rules for this section.

Sample Rules

The purpose of Applicant Selection Rules is to allow you to select applicants based upon your criteria and invoke certain functions for those applicants, such as assigning a Tracking Document or Budget to them, or Packaging Funds for them.

The following is an example of a simple Rule, which selects second and third-year students.

Step Name: Start
If Stu App: 2d. Year in Grad/Prof School
Is Equal To Second yr
Or Stu App: 2d. Year in Grad/Prof School
Is Equal To Third yr
Select Applicant:

A slightly more complex Applicant Selection Rule is to select second and third-year students whose 2009 Adjusted Gross Income (AGI) is less than $10,000:

Step Name: Second Year
If Stu App: 2d. Year in Grad/Prof School
Is Equal To Second yr
And NA: Stu - Access - EFC
Is Less Than 10000
Select Applicant:
Step Name: Third Year
If Stu App: 2d. Year in Grad/Prof School
Is Equal To Third yr
And NA: Stu - Access - EFC
Is Less Than 10000
Select Applicant:

The following example assigns a 9-month budget to entering students, and a 10-month budget to returning students:

Step Name: First Year
If Stu App: 2d. Year in Grad/Prof School
Is Equal To First yr
Assign Budget: 9 Month Budget
Exit Rules:
Step Name: Continuing
If Stu App: 2d. Year in Grad/Prof School
Is Not Equal To First yr
Assign Budget: 10 month budget

The following sample Tracking Document Assignment Rules assigns the FAFSA and a tax return (if one was filed) to all students; and transcripts and an institutional aid application to first-year students.

Step Name: Start
Assign Doc: Free Application for Federal Student Aid (FAFSA/ISIR)
Assign Doc: Institutional Financial Aid Application
If Stu App: 2d. Year in Grad/Prof School
Is Equal To First yr
Assign Doc: Financial Aid Transcripts from previously attended colleges
Assign Doc: Institutional Financial Aid Application
Step Name: Stu Tax Form
If Stu App: 3a. Source of 2009 U.S. Tax Figures
Is NotEqual To not filed
Assign Doc: Student's (and Spouse's) 2009 U.S. Income Tax Return

The following sample Funds Packaging Rules first calculates an applicant's need based on the Access Need Analysis, then awards funds in a specified sequence, up to the amount of need:

Step Name: Calc IM Need
Begin With: NA: Stu - Access - Cost of Education
Subtract: NA: Stu - Access - EFC
Subtract: NA: Par - Access - EFC
Save as: Packaging: Initial Need - School
Step Name: Standard Package
Begin With: Packaging: Initial Need - School
Save as: Packaging: Remaining Need
Award Fund: Federal Stafford Loan (Subsidized)
Award Fund: Federal Perkins Loan
Award Fund: University Grant
Award Fund: Federal Stafford Loan (Unsubsidized)
Award Fund: Private Supplemental Loan

Applicant Selection Rules

The Need Access Counselor allows you to create Applicant Selection Rules, which can then be used in the selection of applicants for review, or as part of the batch processes in the system. This is a very powerful feature of this software, and allows you considerable flexibility in your review and processing activities. The Review/Update Applicant Selection Rule List screen is accessed by selecting TABLES/RULES from the Menu Bar, then selecting menu item Applicant Selection Rules from the pull-down menu displayed. This screen displays a window listing the Selection Rules you have entered. When you click on one of these Selection Rules, the rule name appears in the box at the top of the screen. You can create up to 200 different Selection Rules. To create a new Selection Rule, click [Add New Rule]. This brings up the Add/Change screen and allows you to enter the name of the rule (see Figure 3.5). When you click [OK], you access the Review/Update Applicant Selection Rules screen and you can enter the new Selection Rule. When you have finished entering the rule, you will be returned to the previous screen, and the list will reflect the new Selection Rule you have created. To change a Selection Rule you have previously entered, click on the Selection Rule Name in the list to select it, and then click the [Change Rule] button. This brings up the Add/Change Selection Rule screen. When you have finished changing the rule, click [OK] and you will be returned to the Review/Update Applicant Selection Rule screen. To delete a Selection Rule you have previously entered, click on the Selection Rule Name in the list to select it, and then click the [Delete Rule] button. You are presented with a message box asking you to confirm your delete request.

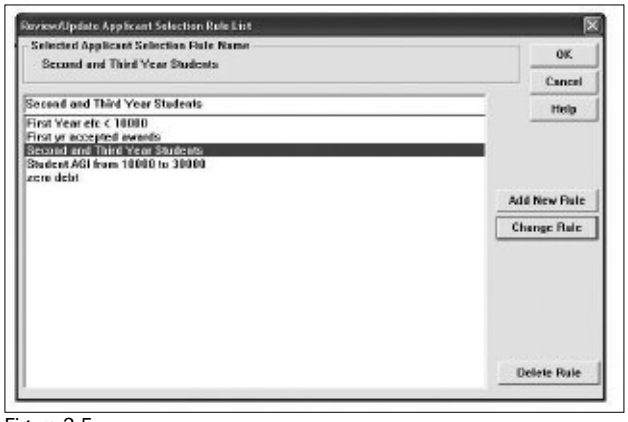


Figure 3.5

Setting Up and Assigning Student Budgets

The Need Access Counselor allows you to set up one or more student budgets containing items such as tuition and fees, books and supplies, and various living expenses. It also allows you to specify overrides for the Need Access Income Protection Allowance table, Summer Living Expenses, and Minimum Student Contributions. These entries (which you may omit) affect the student's Need Access Contributions. You may set up and use one budget for all students, or you may set up several different budgets, and apply them to students based on their circumstances. For instance, you may have different budgets for year in school, duration of school year (nine month, ten month, etc.), or attendance pattern (full-time, half-time, evening enrollment, etc.). The number of budgets you set up, and the student to whom they are assigned, is completely up to you. The system allows for the creation of up to 50 budgets. You can set up a budget by selecting TABLES/RULES from the Menu bar, then selecting menu item Budget List from the pull-down menu displayed. The Review/Update Budgets screen lists all of the budgets you have entered at the bottom of the screen and allows you to add, change, delete, and print your budgets. If you click on a budget, details about that budget appear. A sample 10-month budget for full-time students is shown in Figure 3.6.

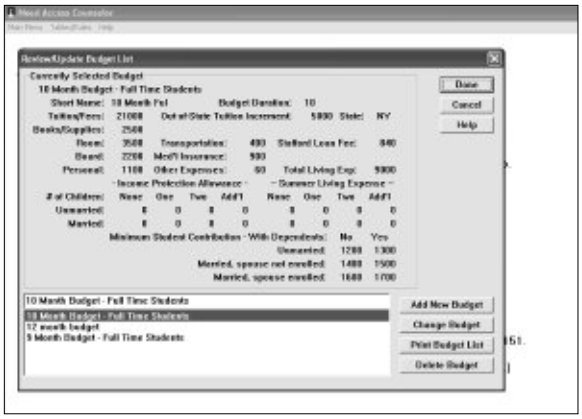
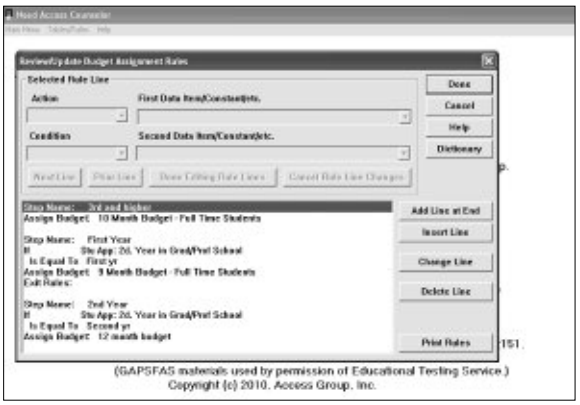


Figure 3.6

By clicking on [Add New Budget] from the Review/Update Budget List screen, you access the Add Budget screen for inserting your specific budget details (see Figure 3.7). On this screen, you can enter specific dollar amounts for tuition, books, IPA, summer living expenses, and minimum student contributions. Once you have entered all of your information, click [Done] and you will see the budget added to the list at the bottom of the Review/Update Budgets screen. After you have established your budgets, you must prepare Budget Assignment Rules for assigning the proper budget to each student. You can set up Budget Assignment Rules by selecting TABLES/RULES from the Menu bar, and then select menu item Budget Assignment Rules from the pull-down menu displayed. This selection allows you to change and print your Budget Assignment Rules. Figure 3.8 assigns seperate budgets to 1st year, 2nd year, and 3rd year and above students. The Budget Assignment Rules you establish are invoked each time the student's need analysis calculation is performed.

Figure 3.7



(GAPSFAS materials used by permission of Educational Testing Service.)
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Figure 3.8

Calculation Options

Need analysis changes can be implemented in the Need Access Counselor software. To review details of the options for the parent analysis, see page 34. To review the options for the student analysis, see page 30 of this manual. To indicate the school's need analysis changes, click on TABLES/RULES, and then select Calculation Options (see Figure 3.9). On the resulting screen, click on the item you want to change for the need analysis calculation. A caption appears at the bottom of the screen, "Edit Data Item", which indicates you can input or change this item. An edit box also appears allowing you to enter your selection. Once you have completed your entry, click [Done]. Once you have entered all of your school's preferences for the need analysis calculation options, click [Exit Section].

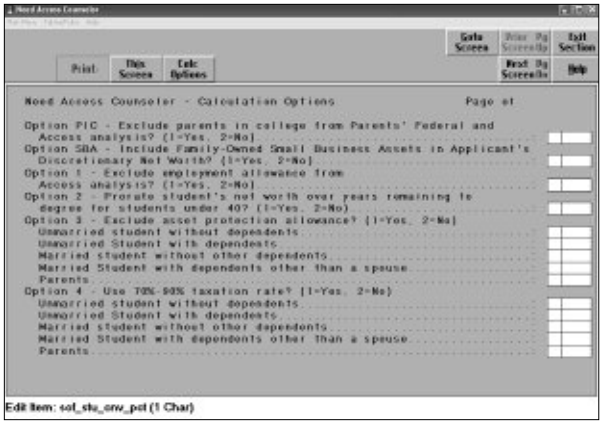
Print
This Screen
Calc Options
Goto Screen
Exit Section
Help
Need Access Counselor - Calculation Options
Page of
Option PIC - Exclude parents in college from Parents' Federal and
Access analysis? (1=Yes, 2=No)
Option SBA - Include Family-Owned Small Business Assets in Applicant's
Discretionary Net Worth? (1=Yes, 2=No)
Option 1 - Exclude employment allowance from
Access analysis? (1=Yes, 2=No)
Option 2 - Prorate student's net worth over years remaining to
degree for students under 40? (1=Yes, 2=No)
Option 3 - Exclude asset protection allowance? (1=Yes, 2=No)
Unmarried student without dependents
Unmarried Student with dependents
Married student without other dependents
Married Student with dependents other than a spouse
Parents
Option 4 - Use 70%-90% taxation rate? (1=Yes, 2=No)
Unmarried student without dependents
Unmarried Student with dependents
Married student without other dependents
Married Student with dependents other than a spouse
Parents
Edit Item: sat_stu_srw_pct (1 Char)

Figure 3.9

Tracking Document List and Rules

The Need Access Counselor allows you to establish a list of documents that you will wish to receive from students, and sets up Tracking Document Assignment Rules to determine which students will be asked for each document. It is recommended that you list all possible documents you expect to request from your students before loading student records onto the Need Access Counselor. A list of a few such documents might be:

- Free Application for Federal Student Aid (FAFSA)
- Student's (and spouse's) 2010 U.S. Income Tax Return
- Parents (and non-custodial parent) US Income Tax Form
- Promissory note for Perkins loan

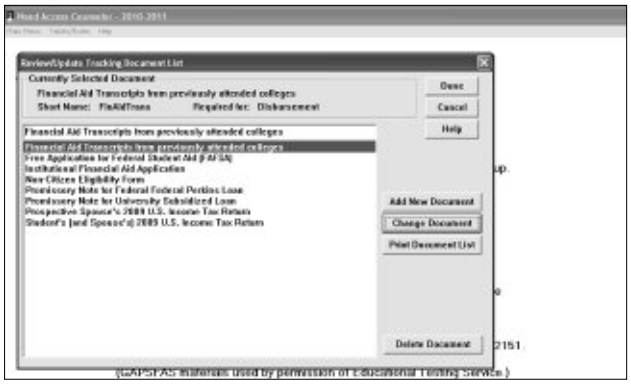
Review/Update Tracking Document List
Currently Selected Document
Financial Aid Transcripts from previously attended colleges
Short Name: FinAidTrans
Required for: Disbursement
Financial Aid Transcripts from previously attended colleges
Free Application for Federal Student Aid (FAFSA)
Institutional Financial Aid Application
Non-Citizen Eligibility Form
Promissory Note for Federal Federal Perkins Loan
Promissory Note for University Subsidized Loan
Prospective Spouse's 2009 U.S. Income Tax Return
Student's (and Spouse's) 2009 U.S. Income Tax Return
Done
Cancel
Help
Add New Document
Change Document
Print Document List
Delete Document

Figure 3.10

The number of tracking documents, and the students to whom they are assigned, is completely up to you. The system allows for the creation of up to 150 tracking documents.

To establish a list of documents, select TABLES/RULES from the Menu Bar, then select menu item Tracking Document List from the pull-down menu displayed. This selection allows you to add, change, print, and delete your documents (see Figure 3.10).

To add a new document, click [Add New Document]. Enter the name of the document and indicate whether the new document will be required for packaging or disbursement.

To change a document, click on the document you want to change from the list of documents on the Review/Update Tracking Document List screen. Click [Change Document] and you can make your changes on the resulting Change Tracking Document screen.

You can set up Tracking Document Assignment Rules by Selecting TABLES/RULES from the Menu Bar, then selecting menu item Tracking Document Assignment Rules from the pull-down menu displayed. This selection allows you to change and print your Tracking Document Assignment Rules.

The sample Tracking Document Assignment Rules below (Figure 3.11) assigns the FAFSA, the Institutional Aid Application, and tax return, if one was filed, to all students. The sample rules also assign transcripts from previously attended colleges to first-year students.

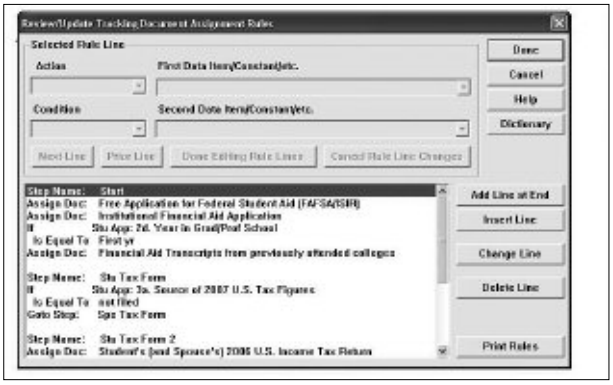
Review/Update Tracking Document Assignment Rules
Selected Rule Line
Action
First Data Item/Constant/etc.
Condition
Second Data Item/Constant/etc.
Next Line
Prior Line
Done Editing Rule Lines
Cancel Rule Line Changes
Done
Cancel
Help
Dictionary
Step Name: Start
Assign Doc: Free Application for Federal Student Aid (FAFSA/ISIR)
Assign Doc: Institutional Financial Aid Application
If Stu App: 2d. Year in Grad/Prof School
Is Equal To First yr
Assign Doc: Financial Aid Transcripts from previously attended colleges
Step Name: Stu Tax Form
If Stu App: 3a. Source of 2007 U.S. Tax Figures
Is Equal To not filed
Goto Step: Spo Tax Form
Step Name: Stu Tax Form 2
Assign Doc: Student's (and Spouse's) 2006 U.S. Income Tax Return
Add Line at End
Insert Line
Change Line
Delete Line
Print Rules

Figure 3.11

Tracking Documents for Individual Students

Once documents have been assigned to a student, the Need Access Counselor helps keep track of whether/when they were received. Documents can be designated as required for packaging (such as the FAFSA), or required for disbursement (such as the promissory notes). The documents required for packaging are generally assigned via the Tracking Document Assignment Rules that are in effect at the time a student is loaded into the system. Promissory notes are generally assigned during the Awards Packaging process, based upon which funds are awarded. You assign required promissory notes to the specific fund criteria. The system maintains indicators of whether all documents required for packaging have been received and whether all documents required for disbursements have been received. These indicators are located at the bottom left part of the Status/Funds screen and are labeled "Packaging Docs" and "Disbursement Docs." One of the following messages will be indicated:

1. None – if no documents of the corresponding type are assigned.
2. Waiting – if documents have been assigned but not yet received.
3. Received – if all documents have been received. The date the final required document was received will also appear. Note: To access the Status/Funds screen, go to MAIN MENU, select menu option Review/Update Applicant data. Select the applicant and click on the [Status/Funds] button from the button bar.

Effect of Document Status on Other Systems

Document statuses are used by the system in several ways:

Standard Student Letters: If any of a student's packaging documents have not been received, the student will be sent follow-up letters requesting the ones not yet received. The list of documents received and documents not yet received can be included in the text of these letters. See page 22 for "Working with Letters."

Batch Packaging: A student's funds will not be packaged until all documents required for packaging have been received.

Disbursements: A student's funds will not be disbursed until all documents required for disbursement have been received. See the HELP menu, "Overview: Disbursing Student Funds".

Documents: Documents assigned to a student are listed on Document Tracking screens. While reviewing a student's data on the Need Analysis Report screen, you can jump directly to the tracking documents screen by clicking on the [Documents] button on the button bar. Up to 38 documents can be assigned to a student. While reviewing a student's data, you can update this list by clicking on the [Special Functions] button on the button bar, then click on the [Update Tracking Document(s)] button in the displayed dialog box. This will bring up a screen listing the student's documents, and allow you to add to or delete from the list, and to record the date(s) documents were received (or waived).

Setting Up and Packaging Student Funds

Funds List

The Need Access Counselor allows you to establish a list of funds that are available and Funds Packaging Rules to determine how these funds will be awarded to students (packaged). A list of such funds might include:

- Federal Stafford Loan (Subsidized)
- Federal Stafford Loan (Unsubsidized)
- Federal Perkins Loan
- Private Loan
- University Grant

The number of funds you establish, and the students to whom they are awarded, is completely up to you. The system allows for the creation of up to 500 funds. You establish a list of funds by selecting TABLES/RULES from the Menu bar, and then select Funds List from the menu that is displayed. This selection allows you to add, change, print, and delete your funds (see Figure 3.12). The [Reconcile] button allows you to update your fund totals after you have restored your data. Normally the funds will be updated interactively as a student's record is assigned the fund.

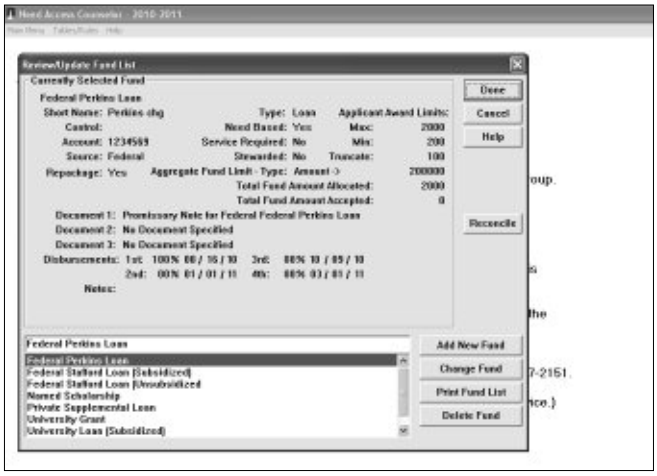

Figure 3.12

To add a fund to your list, click [Add] and you will see the Add Fund screen (Figure 3.13). On this screen, you can specify information about each fund.

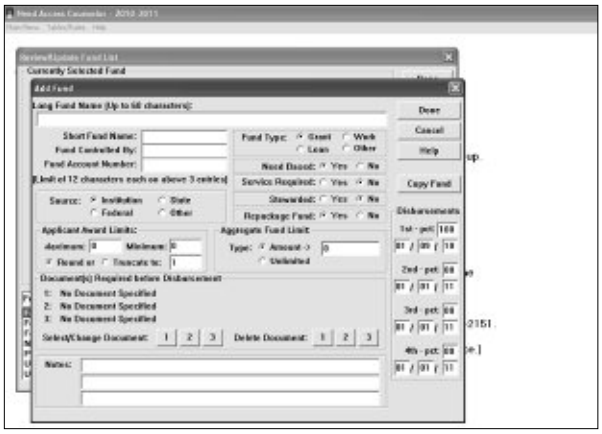

Figure 3.13

Funds Packaging Rules

You can set up Funds Packaging Rules by selecting TABLES/RULES from the Menu Bar, then selecting menu item Funds Packaging Rules from the menu that is displayed. This selection allows you to change and print your Funds Packaging Rules. Figure 3.14 calculates a student's need based on the Need Access analysis, then awards funds in a specified sequence, up to the amount of need. Up to 18 funds can be awarded to a student. You can execute Funds Packaging for a group of selected (or all) students by selecting menu item Package Applicant Funds from the MAIN MENU. The system presents you with a screen allowing you to specify which students should be considered for packaging (such as first year only). When you have specified the applicant record criteria, click [OK]. Next, you are presented with the Package Applicant Funds screen, which gives you the option of an Actual or Simulated Funds Packaging Run and the option of printing a Packaging Report listing the results of the Funds Packaging Run. During the Funds Packaging Run, the selected students will be packaged if all of their Tracking Documents required for packaging have been received (or waived), and they haven't been packaged previously.

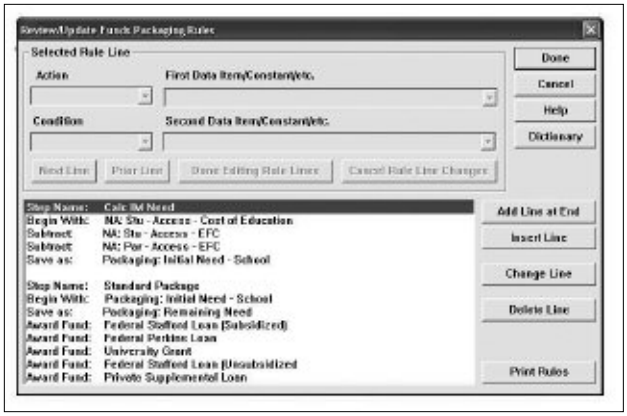

Figure 3.14

Funds Awarded to Individual Students

You can execute Funds Packaging for an individual student. While reviewing a student's data, you can request a Packaging Run for the student by clicking on the [Special Functions] button at the top of the screen, then selecting [Package/Repackage Applicant Funds] in the displayed dialog box. When packaging occurs for a student, an indicator (located at the bottom left of the Status/Funds screen) labeled Student Packaged is set. This indicator will show "Done" if awards have been made, and "No Award" if no funds have been awarded. These indicators trigger the sending of an award letter or no award letter. Once funds have been awarded to a student, the Need Access Counselor keeps track of whether they have been "accepted" by the student, placed on hold by the school, or are in disbursement. While reviewing a student's data, you can move directly to the Packaging screen by clicking on the [Packaging] button at the top of the screen. Also, you can update this list of student awards by clicking on the [Special Functions] button at the top of the screen, then clicking on the [Accept/Change Applicant Award(s)] button in the displayed dialog box. This will open a screen listing the student's awarded funds, on which you can add to or delete from the list, record that awards were accepted, or place the funds on hold. Once a student's funds have been recorded as accepted, they will be released for disbursement according to the disbursement schedule for each individual fund. For more information on disbursing funds, see "Disburse Applicant Funds" on page 12.

Paragraphs

You can set up letter templates for up to 250 letters for correspondence to students. Letters are created by drafting individual paragraphs of text and then indicating the desired format or layout of the letter. For each letter, you can specify top spacing and margins, paragraph text, spacing between paragraphs, and student data to be included. After you have completed a letter, you can designate which students should receive the letter, and the data needed (names, address, etc.) will be filled in when you print the letter. Paragraphs – Drafting the text of the letter one paragraph at a time creates the body of a letter in the Need Access Counselor. Each paragraph you draft must be given a name. You create a letter by specifying which paragraphs should be used for that letter, and then you give the letter a specific name as well. For example, the letter name "Welcome/First Missing Document," one of the letters which is pre-loaded onto the Need Access Counselor, was created by indicating that the paragraphs titles, "Welcome/Paragraph 1," "Welcome/Paragraph 2," "Welcome/Paragraph 3," and "Welcome/Paragraph 4," were to be used as the body of the letter. In addition to selecting the paragraphs, which are used for the letter, you can also specify the formatting or layout of the letter. For example, you can see

that the school/name information, signature data, and line spacing (e.g., Skip Lines: 1) were added to the paragraphs above to create the Welcome/First Missing Document letter.

Creating/Changing Text of Paragraphs

To work with existing paragraphs or draft new paragraphs, scroll down the TABLES/RULES and select Paragraph Specifications on the pulldown menu. The Review/Update Paragraph List screen will list all of the existing paragraphs on the system (see Figure 3.15). You can add, change, or delete a paragraph by using the button on the right of the screen. To add a new paragraph, click [Add New Paragraph]. Type in a name for the paragraph and the text of the paragraph in the dialog boxes provided. You can also specify data items to add to the paragraph. Once you are finished with your additions, click [Done]. To change a paragraph, select the paragraph you want to change from the list provided and then click [Change Paragraph]. The Review/Update Individual Paragraph screen will allow you to change the name, text, and data items to be included in a specific paragraph. Simply click in the dialog box where you want to make a change and type in your changes. When finished, click [Done].

To delete a paragraph, select the paragraph you want to delete from the list provided on the Paragraph Specifications screen, and click [Delete Paragraph].

Figure 3.15

Working with Letters

To help you become more familiar with the options related to correspondence, we recommend that you work through the next section, which will show you how to revise one of the pre-loaded letters available on the Counselor. Once you are comfortable working with letters, you can learn how to create your own letters in this section, "Creating Your Own Letters."

Revising an Existing Standard Letter

Five letters are pre-loaded into the Need Access Counselor:

1. Welcome/First Missing Document Letter
2. Followup/Missing Document Letter
3. Last Notice/Missing Document Letter
4. Award Letter
5. No Award Letter

The paragraphs that make up these letters and their formatting have already been entered. To revise a letter, go to the TABLES/RULES pulldown menu. Scroll down and select Letter Specifications. Click on [Change Letter] to make changes to an existing letter. At the top of the Review/Update Individual Letter Specification screen (Figure 3.16), you will see that you can change the font type and size, margins, and student address to be included. In the bottom left window, you will see the "skeleton" of the letter or the print specifications, including basic formatting of the letter (e.g., line spacing), names of the paragraph(s) included in the letter, and data to be merged or inserted into the letter. You can add, change, or delete this information by using the screen buttons to the right. To insert a new data item or paragraph, select one from the list of letter specification items (e.g., cost of attendance). Click [Add Item After] or [Add Item Before] depending on where you want to add the new information. You will be presented with a list of data items that you may want to add to your letter. In addition, you can select from 20 special data items. Click on the item you want to add, and click [OK]. For example, if you wanted to add Tuition and Fees to your letter before Cost of Attendance, you would:

1. Click on "Cost of Attendance" from the letter specification list. Then click [Add Item Before].
2. From the resulting Add/Change Letter Specification Line pop-up menu, scroll down to Tuition/Fees and click [OK]. This allows you to customize the letter. To replace an item, click on the item from the list of letter specifications. Then click [Change Item] on the right of the screen which opens the Add/Change Letter Specifications Line screen. Click on the new item you want to have included and click [OK].

Figure 3.16

For example, if you wanted to include the Federal EFC for parents instead of School EFC – parent, you would:

1. Click on School EFC – parent from the letter specifications list. Then click on [Change Item].
2. Scroll down the list and select Federal EFC – parent. Then click [OK]. The Federal EFC – parent will replace School EFC – parent. Note: To change the actual text of a letter, you need to change the text of a specific paragraph. To find out how to change paragraph text, see the previous page. To delete an item, click on the item from the letter specifications list at the bottom left of the page. Click [Delete Item]. When prompted whether or not you want to delete the item, click [OK]. To preview or print a sample of the letter, click on [Print Sample]. To preview the letter, click [Preview]. To print the specifications of the letter (all of the items you've indicated in the box at the bottom left of the screen), click on [Print Specs].

Printing Standard Applicant Letters

The system can automatically print the five standard, pre-loaded letters, based upon the student's status. To print the Welcome/First Missing Document Letter, select menu item Print Applicant Letters from the MAIN MENU, then select Welcome/Missing Doc (see Figure 3.17). The system presents you with a screen allowing you to specify which students should be considered (such as first year only), and will then batch all students who meet these criteria. A Welcome/First Missing Document Letter will be printed for a student if the student's Packaging Document status is "Waiting", and a Welcome/First Missing Document Letter has not yet been sent to that student. To print the Follow-up/Missing Document Letter, select menu item Print Applicant Letters from the MAIN MENU, and then select Follow up/Missing Doc. The system presents you with a screen allowing you to specify which students should be considered (such as first year only), and will then batch all students who meet these criteria. A Follow-up/Missing Document Letter will be printed for a student if the student's Packaging Document status is "Waiting" or a Welcome/First Missing Document Letter has already been sent to that student. The status will also be considered "waiting" if a specified number of days has elapsed since the Welcome Letter or most recent Follow-up Letter was sent. You can specify the maximum number of Follow-up/Missing Document Letters to be sent to a particular student. Once that number has been reached, the system will proceed to the Last Notice/Missing Document Letter.

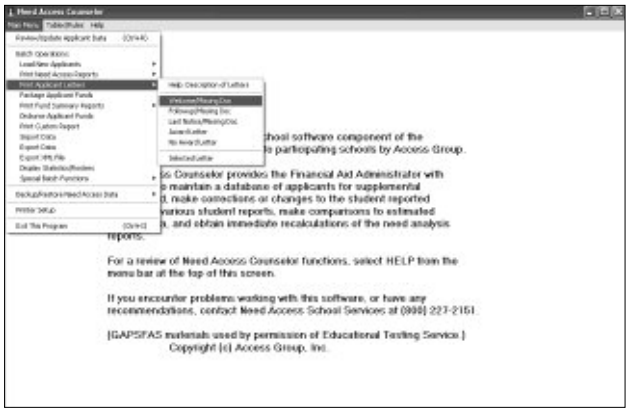

Figure 3.17

To print the Last Notice/Missing Document Letter, select menu item Print Applicant Letters from the MAIN MENU, and then select Last Notice/Missing Document Letter. The system presents you with a screen allowing you to specify which students should be considered (such as first year only), and will then batch all students who meet these criteria. A Last Notice/Missing Document Letter will be printed for a student if the student's Packaging Document status is "Waiting" and a specified number of days has elapsed since the maximum number of Follow-up/Missing Document Letters has been sent to the student. To print the Award Letter, select menu item Print Applicant Letters from the MAIN MENU, and then select Award Letter. The system presents you with a screen allowing you to specify which students should be considered (such as first year only), and will then batch all students who meet the criteria. An Award Letter will be printed for a student if the Student's Packaged status is "Done" or "Manual", and an Award Letter has not already been sent to the student. To print the No Award Letter, select menu item Print Applicant Letters from the MAIN MENU, and then select No Award Letter. The system presents you with a screen allowing you to specify which students should be considered (such as first year only), and will then batch all students who meet these criteria. A No Award Letter will be printed for a student if the Student's Packaged status is "No Award" and a No Award Letter has not already been sent to the student. To select your own letter, select menu item Selected Letter. See page 25 for more information on printing new letters.

Creating Your Own Letters

To create a letter, you first need to draft the paragraphs, which will comprise the body of the letter. See the previous section for information on creating paragraph text.

Then, go to the TABLES/RULES pull-down menu and select Letter Specifications. Click on [Add New Letter]. This will bring up the Review/Update Individual Letter Specifications screen, and will allow you to enter your new letter.

Preview your letters? At any time during the development of your letter, you can preview your letter by clicking on [Print Spec] or [Print Sample] and then click on [Preview].

You will be able to indicate the name of the letter and change the font size, type, and other information in the dialog boxes at the top of the page.

You can indicate the specifications of the letter by clicking on the [Add Item] buttons on the right of the screen. The specification you add will be listed in the box at the bottom left of the screen. When you click on these buttons, you will access the Add/Change Letter Specifications Line pop-up menu. Click on the items you want to add from this list one at a time. After each added item, click [OK]. If you click on an item for which there are a number of options (e.g., paragraphs), a pop-up menu listing your options will appear and you can specify your selection. For example, if you click on Paragraph, the list of paragraphs available will be listed and you can select the one you need. If you want information about each of the items you can add to the letter specifications, click on [Help].

To change a letter you have previously entered, click on the letter name in the list to select it, and then click [Change Letter]. This will bring up the Review/Update Individual Letter Specifications screen, and will allow you to make changes to the letter. When you have finished changing the letter, you will be returned to the Review/Update Individual Letter Specifications screen.

To delete a letter you have previously entered, click on the letter name in the list to select it, and then click [Delete Letter]. You will be presented with a message box asking you to confirm your delete request.

Adding/Changing School Information and Signature Information

You can customize information, including school, address, and signature, by scrolling down the TABLES/RULES menu and selecting Letter Specifications. In the dialog box that appears, click on [Review/Update School Information] (see Figure 3.18). You can make changes to the school name and address and to the closing/signature specifications. On this screen, you can also indicate formatting specifications such as whether to center information.

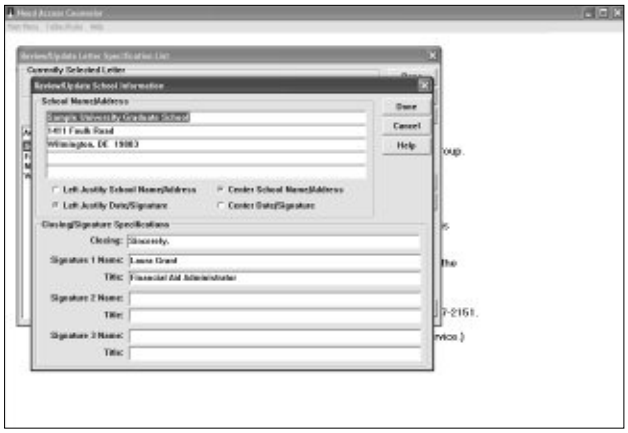

Figure 3.18

Replacing the Pre-Loaded Letters

Text and formatting for the following five letters are pre-loaded into the Need Access Counselor: Welcome/First Missing Document Letter, Followup/Missing Document Letter, Last Notice/Missing Document Letter, Award Letter, No Award Letter. If you want to maintain the titles used above, but replace the text and/or formatting from your own letters, follow the steps below:

1. Create your own letter using the guidelines on page 23.
2. Scroll down the TABLES/RULES menu and select Standard Letter Specifications (see Figure 3.19).
3. Click on the letter that you want to use, and then click [Select] to the right of the letter you want it to replace. For example, to use your letter name “First” as the Welcome/First Missing Document Letter, you would click on “First” from the list of letters provided. Then you would click the [Select] button to the right of the “Welcome/First Missing Document Letter”. Once you press [Select], the name of your document (“First”) is listed under the title “Welcome/First Missing Document Letter”.
4. Click [Done]. When you are ready to send the Welcome/First Missing Document Letter, your letter will be used (not the initial letter which was loaded into the system).

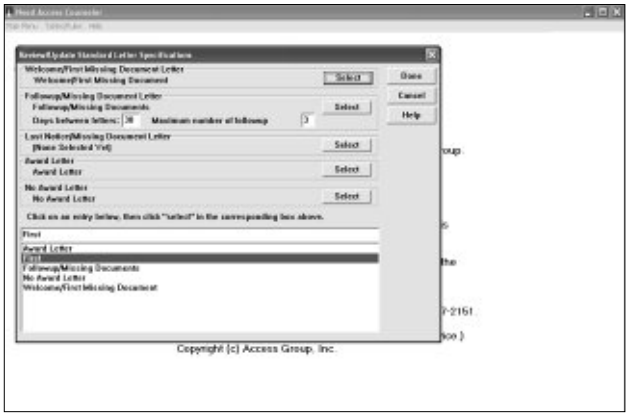

Figure 3.19

Printing New Letters for a Group of Students

To print a letter other than one of the Standard Letters identified above, choose menu item Print Applicant Letters from the MAIN MENU, and then choose Selected Letter. The system presents a screen allowing you to select the letter to send, followed by a screen allowing you to specify which students should be sent the letter (such as all first year students). The selected letter is printed for all students who have been selected.

Correspondence Tracking

The Need Access Counselor keeps a list of letters you have sent to individual students, along with the dates they were sent. Letters sent to a particular student are listed on the Correspondence screen in the Student Status/Funds section. Up to 38 template letters will be listed on these screens. While reviewing a student's data, you can jump directly to this screen by clicking [Correspondence] on the button bar. Go to the TABLES/RULES menu and select Standard Letter Specifications. In the dialog boxes under the heading "Followup/Missing Documents Letter", you can specify the number of days between follow-up letters and the maximum number of letters to be sent. See Figure 3.19.

Printing Letters for an Individual Student

While reviewing a student's data, you can print a letter for the student by clicking on [Special Functions], and then click on the [Send Applicant Letter] button in the displayed dialog box. The system will then present you with a screen allowing you to select which letter to send. Note: You can send a Standard Letter to an individual student in this fashion, overriding the criteria listed above for printing standard letters for a group of students. You may want to do this, for example, if an award letter was lost in the mail, or if the award package has been changed since an award letter was sent.

Creating Reports with the Need Access Counselor

Creating an Excel Report

Determining What Data to Use:

1. Open the 2011 – 2012 Need Access Counselor
2. Click **Main Menu**
3. Click **Review/Update Applicant Data**
4. Select an applicant
5. Find the question/answer you need - right click on that field. A window will appear.
6. Write down the DDN names (this is the field name used in the report layouts)
7. When you have found all the data items needed, click Exit Section

Creating the File Layout:

1. Click **Tables/Rules**
2. Click **Import/Export File Layouts**
3. Click **Add New Layout**
4. In top line, **File Layout Name**, type in the name of your report
5. Click **Add Item After**
6. Click on the down arrow and begin to type the first field name or scroll to reach the item
7. Click **OK**
8. Click **Add Item After** to repeat this process until all the fields are listed in the report
9. Click **Done**

Exporting the Layout to Excel:

1. Click **Main Menu**
2. Click **Export Data**
3. The **Specify Applicant Records Selection Criteria** screen appears if you want to select only certain groups of applicants. Click **OK**
4. The list of reports appear, select the report layout to export and click **OK**
5. A window will appear. Rename the field name to something familiar to you
6. Click **Open** (window will disappear)
7. Open Excel and locate the file (note: you need to click on All Files in the bottom drop down box)
8. Click on the file name and **Open** (or double click)

Creating a Report for a Single Data Item

1. Open the 2011 – 2012 Need Access Counselor
2. Click **Main Menu**
3. Click **Review/Update Applicant Data**
4. Click **Select** (button on right column)
5. In the middle of the screen is a section **Sort Selected Records**
6. Change the radio button to **by Data Item**.
7. Click down arrow to display list of data
8. Select data item
9. Screen defaults to increasing (meaning list will display from smaller to larger numbers or alpha order) so select **Decreasing** if you wish the report to display that way
10. Click **OK**
11. The applicant list will sort in the order you requested and the field is displayed in the right column called Data Item.
12. To print this report, click on **Print List** in the bottom right of the screen
13. To undo this sorted list, click **Select All** in right column. (Note: the bottom of the applicant list provides you the selection criteria of the list)

Creating Custom Reports

The Need Access Counselor allows you to define custom reports by creating Report Specifications. You can then have these reports prepared for selected groups of applicants. Selecting TABLES/RULES from the Menu Bar, then selecting menu item Custom Report Specifications from the drop-down menu will open the Review/Update Report Specification List window. This screen displays a list of reports you have created. When you click on one of these reports, the report name appears in the box at the top of the screen. To change a report you have previously entered, click on the report name in the list to select it, and then click [Change Report]. This will open the Review/Update Individual Report Specification screen, and allow you to make changes to the report (see Figure 3.20). When you have finished changing the report, you will be returned to the Report Specification List screen.
To delete a report you have previously entered, click on the Report Name in the list to select it, and then click [Delete Report]. You will be presented with a message box asking you to confirm your delete request.

When you have finished reviewing/changing your reports, click [OK]. Any changes you have made will be saved. If you don't want to save any changes (including new reports you may have created), click [Cancel].

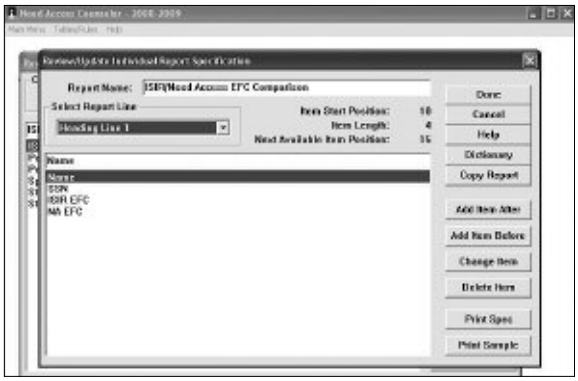

Figure 3.20

We recommend that you design a report layout on paper to help you visualize this process. You can create up to 50 different reports. To create a new report, click on the [Add New Report] button. This will bring up the Review/Update Individual Report Specification screen, and allow you to enter your new report.

> ***Preview your report?*** At any time during the development of your report, you can preview your report by clicking on [Print Spec] or [Print Sample] and then clicking on [Preview].

At the top of this screen is the Report Name field. You must enter a name for the report here. If you are changing an existing report, you can change the name of the report.

If the report you are creating is similar to one you have created previously, you may be able to save time by clicking on the [Copy Report] button and selecting the similar report from the list that is displayed. You can then make changes as appropriate.

At the upper left part of the screen shown in Figure 3.21 is a box labeled Select Report Line. This box is used to select the type of report line that is detailed in your report. The first type of report line is the Report Title, which is listed, along with the current data and page number, at the top of each page of your report. (Your Report Title and Report Name may be the same). There are three Heading Lines, which are also printed at the top of each page. These can be used to provide column headings. You can specify up to six Detail Lines, which are used to print applicant data. To add data to a detail line, select the place where the new line should be placed (by clicking there), and then click on the [Add Item After] or [Add Item Before] button. You will then be presented with the Select/Enter Item screen, which will allow you to specify the type of data element to place in the spot you've selected. You may include multiple data items per detail line. In addition, you will need to indicate the Item Start Position, which is the spacing between each column.

To change an existing detail line, select it (by clicking on it), and then click on the [Change Item] button. This will also bring up the Select/Enter Item screen, which will allow you to change the type of data element. To delete an existing detail line, select (by clicking on it), and then click [Delete Item]. You can print the Report Specifications by clicking [Print Spec].

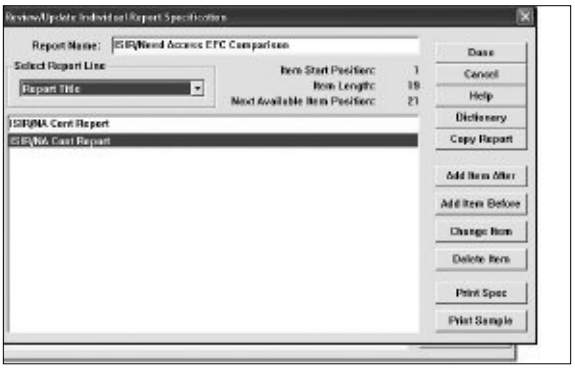

Figure 3.21

For more information about custom reports using Excel, see "Creating Reports and Exporting Data" on p. 26.

Importing/Exporting Student Data

The Need Access Counselor allows you to define File Layouts (e.g., specifications for arranging file data) for importing and exporting data to or from other computer systems. File Layouts are created by selecting TABLES/RULES from the Menu Bar, and then selecting Import/Export File Layouts from the menu that is displayed. You can create up to 50 different File Layouts.

> ***Recommendation:*** We recommend that you review the complete HELP section on Importing/Exporting Student Data for a comprehensive overview of these processes. File Layouts allow you to include any data items in the Need Access Counselor applicant data file, as well as to specify filler where necessary. You can also specify constants to be placed in the file, where the receiving system needs such items. Also, you can prepare Data Translations Tables to provide code conversions where the sending and receiving systems do not share the same coding conventions for a data item.

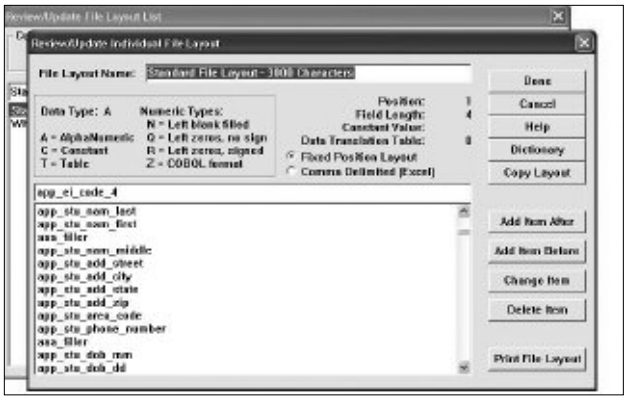

Figure 3.22

Review/Update File Layouts List

The Review/Update File Layout List screen is accessed by selecting TABLES/RULES from the Menu Bar, then selecting menu item Import/Export File Layouts from the menu that is displayed. This screen has a window listing the file layouts currently entered. When you click on one of these file layouts, the file layout name appears in the box at the top of the screen. To create a new file layout, click on [Add New Layout]. This brings up the Review/Update Individual File Layout screen, and allows you to enter your new file layout (see Figure 3.22). When you have finished entering the file layout, you are returned to this screen, and the list reflects the new file layout you have created. To change a file layout previously entered, click on the file layout name in the list to select it, then click [Change Layout]. This will open the Review/Update Individual file layout screen, on which you can make changes to the file layout. When you have finished changing the file layout, you will be returned to this screen. To delete a file layout previously entered, click on the file layout name in the list to select it, and then click [Delete Layout]. You will be presented with a message box asking you to confirm your delete request. When you have finished reviewing/changing your file layout, click [OK]. Any changes you have made will be saved. If you don't want to save any changes (including new file layouts you may have created), click [Cancel].

Review/Update Individual File Layouts

This screen is accessed by clicking on the [Add New Layout] or [Change Layout] button on the Review/Update Individual file layouts screen. At the top of this screen is an Edit Box containing the name of the file layout. If you are creating a new file layout, you must enter a name for the file layout here. If you are changing an existing file layout, you can change the name of the file layout. If the file layout you are creating is similar to one you have created previously, you may be able to save time by clicking [Copy Layout] and by selecting the similar file layout from the list that is displayed. You can then make changes as appropriate.

Data Translation Tables

The Review/Update Data Translations Tables screen is accessed by selecting TABLES/RULES from the Menu bar, then selecting menu item Data Translation Tables from the menu that is displayed (see Figure 3.23). On the left side of this screen is a List Box containing names for 100 Data Translation Tables. If a given table is not in use, "table not used" will appear in that spot on the list. The name and number of the currently selected table are shown at the top of the screen. In the center of the screen is the Data Translation Table for the currently selected table. This table shows what each letter and number will be converted to during the file import or export. To add a table, select one of the unused entries, and click on the [Change Table] button. This will bring up the Change Data Translation Table screen, allowing you to make entries.There is an edit box at the top of the screen where you can name your data translation table.

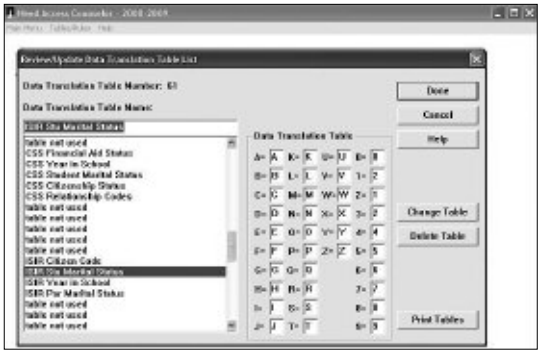

Figure 3.23

There are 36 Edit Boxes, one for each letter and number, which are used in the conversion of data. These boxes are pre-filled when you add a Data Translation Table, so you only have to make entries in the boxes where conversion is necessary. When you have finished reviewing/changing your data translation table, click [OK]. Any changes you have made will be saved. If you don't want to save any changes, click [Cancel]. To change an existing table, select it and click [Change Table]. To delete an existing table, select it and click [Delete]. To print a list of all the Data Translation Tables, click [Print Tables].

> ***Note:*** Several Data Translation Tables are predefined in the software and are used in the Standard File Layouts. If you plan to use these Standard File Layouts for exporting data, do not change or delete these entries (which begin at Table 50).

Exporting

The files exported from the Need Access Counselor can either be a "Fixed Position" file where every data field is output in a specific location, or a "Comma Delimited" file where every data field is separated from its neighbors by a comma. This letter type of file is easily opened and analyzed in a program such as Excel. You can export data for use in other systems by selecting menu item Export Data from the MAIN MENU. You then need to specify the applicants to be included in the export file by setting your record selection criteria. Once your criteria are set and you have clicked [OK], you will be presented with a screen listing the file layouts you have prepared in the Import/Export File Layouts section of this software. Select the file layout for the file you want to export from this list. Some educational institutions use various computer systems to perform financial aid related processing. Those users who wish to export data from the Need Access Counselor to other systems should use this function. When data is exported from one computer system to another, both systems must use the same file layout, or arrangement of data in the export file.

The Need Access Counselor provides one Standard File Layout, and you may add others as you wish. The exported data is always placed in a file name EXPORT.DAT. You choose the location of the file by specifying a file path in the same directory as your Need Access Counselor program and data files. Unless you changed the default options when you originally loaded the system, these files are stored in C:\NAC11.

Importing

You can import student data by selecting menu item Import Data from the MAIN MENU. You are presented with a screen asking you to select the data file that you want to import. Once you have selected the import file and clicked [OK], you will be presented with a screen listing the file layouts you have prepared using the Import/Export File Layouts section of this software. Select the file layout for the file you want to import from the list.

The applicant Social Security number must be one of the data items listed in the file layout (and must, of course, be in the import file). This number is used as the key to search for the matching record within the Need Access Counselor applicant data file. If no matching record is found, then all data items identified in the file layout are transferred from the import file to the Need Access applicant data file.

> ***A few words of caution:*** The file layout you select must accurately reflect the data file you are importing. If the data file contains unexpected data, you could corrupt your student data file. It is a good practice to back up your applicant data files prior to importing data, just in case there is a problem with the import file.

Determining Contributions for Independent Students: Federal Methodology and Need Access Student Analysis

The Need Access analysis provides a comprehensive examination of the student's financial circumstances, allowing the institution to make special adjustments that recognize these distinguishing characteristics. The Need Access analysis is more sensitive than the Federal Methodology (FM) to unique student circumstances and is responsive to institutional policies regarding the awarding of the limited institutional funds available for graduate and professional students. As an institutional methodology, the Need Access analysis is not a separate and distinct methodology. Rather, it is an adjustment based on federal procedures that provides alternate calculations to the FM to facilitate the use of professional judgment when awarding institutional and private sources of financial aid. Need Access also provides an alternative estimated FM analysis that uses estimated-year income. This analysis is a professional judgment FM that recognizes that estimated-year income is often more representative of a student's income than base-year income.

Standard Features of the Need Access Student Analysis

It may be helpful to have the Need Access Counselor software open to review specific Need Analysis Reports (NAR) and student data screens. Six changes to the FM are routinely implemented in the Need Access analysis for all students. Schools do not need to complete the Registration process to request these changes. A chart is provided on page 31 to illustrate a comparison of the FM and Need Access analysis for students. These six differences in methodology are described below.

1) Estimated-Year Student Earnings

The Need Access analysis uses estimated-year income rather than base-year income. Estimated year income reflects 12-month award year income; it combines income received by the student (and spouse, if married) during the 3-month summer period preceding the school year with income received during the 9-month school year period. The amount of estimated-year income used in the Need Access analysis is based on the student's responses to questions 5a-5f in the student data section. This change affects line 1 of the Need Analysis Report (NAR) screen. If base-year and estimated-year income differ by more than $1,000, this information is flagged for the financial aid administrator by message 5, on page 5 of the NAR. The FM uses base-year income in the analysis. Base-year income is the income received during the calendar year preceding the academic year for which financial aid is requested. For the 2011-2012 academic year, base-year income equals the student's 2010 calendar-year income. While the base-year income is more easily verified than estimate-year income, it may be a less reliable predictor of a student's income during the period of enrollment. The potentially negative impact of using base-year income most clearly affects students who have been in the work force prior to enrolling in graduate or professional school. For example, by expecting 50% of the after-tax income of an independent student without dependents, the FM assumes there will not be a significant difference in the student's earnings upon enrollment. This assumption overlooks the fact that rigorous academic program requirements prevent many graduate and professional students from continuing to work full-time.

2) Allowance for Medical/Dental Expenses

An allowance for un-reimbursed medical and dental expenses is provided if such expenses exceed 5% of the student's total income. The amount of expenses is reported by the student in question 3q of the student data section. This allowance is not included in the FM. This change affects line 8, page 1 of the NAR.

3) Allowance for Elementary and Secondary School Tuition Paid

An allowance for elementary and secondary school tuition paid for the student's dependent children is provided if the need analysis model shows an independent student with a dependent other than a spouse. The amount of tuition paid is reported by the student in questions 3r and 4r of the student data section. The allowance is limited to a maximum amount of un-reimbursed tuition expenses for each child for whom expenses are incurred. See Table 9 of the Need Analysis Table in Section 7. This allowance is not provided in the FM but affects line 9, page 1 of the NAR.

4) Home Equity

Need Access includes the student's home as an asset when measuring the family's financial strength. The FM does not include home equity in the calculation of net worth. Home equity is defined as the difference between the present market value of the student's home and the unpaid mortgage principal. Home value and debt are reported by the student in questions 6b-6e of the student data section. This change affects line 2, page 2 of the NAR. Financial aid administrators may wish to compare the reported current market value of the home with the original purchase price to determine if the current value appears reasonable. Some families may overestimate the value of their homes; others may underestimate it. Need Access uses the Federal Housing Index

Multiplier Table to flag instances where the reported home value is not at the level that would be anticipated given the year the home was purchased. Message 2 will appear on page 5 of the NAR in such cases. However, financial aid administrators should be cautious when using the Housing Index Multiplier flag because it is based on national averages and does not, for instance, distinguish among home values in various regions of the country. Also, given current economic conditions, some metropolitan areas have experienced minimal growth or declines in residential housing prices, and a family's lower estimate of its home value may be realistic. The federal multipliers for both housing and commercial property are provided in the Need Analysis Table 10 on page 42 of this manual.

The Access Methodology normally includes 100% of the student's home equity in the asset calculations. The user can choose to exclude a percentage of this equity for all students. These exclusion percentages are specified by selecting Tables/Rules, then selecting Calculation Options and clicking Next Page to get to the second page of options. At the bottom of this second page, Calculation Option 8 will appear. If the user enters a value in either entry, then that percentage of the home equity will be excluded from the asset calculations during the Access Methodology Calculation.

Comparison of the FM and Need Access Analysis Formulas for Students

Analysis Type	FM	Need Access
Auto Zero	Yes	No
Simple	Yes	No
Regular	Yes	Yes
Income		
Base Year	Yes	No
Projected Year	No	Yes
Reduced for Federal Income Exclusion	Yes	Yes
Allowances		
U.S. Taxes	Yes	Yes
State & Other Taxes	Yes	Yes
FICA	Yes	Yes
Medical/Dental	No	Yes
Tuition Paid	No	Yes
Employment	Yes	Yes
Summer Expenses	No	Yes
Income Protection	Yes	Yes
Assets		
Cash	Yes	Yes
Home Equity	No	Yes
Other Real Estate/Investments	Yes	Yes
Retirement Accounts	No	Yes
Business	Yes	Yes
Farm Equity (family resides on farm)	No	Yes

5) Individual Retirement and Keogh Accounts
The Need Access analysis includes 75% of the total value of IRA, Keogh, and other retirement accounts in the calculation of the other real estate and investments equity portion of the student's net worth. The value of these accounts is reported in questions 6u-6w of the student data section. The analysis uses only 75% of the total value in order to make an allowance for early withdrawals. Many graduate and professional schools treat these accounts as available resources that should be considered when assessing the student's relative financial strength. This change affects line 3, page 2 of the NAR.

6) Farm Equity
If the student owns a farm, the Need Access student analysis includes the farm as an asset when measuring financial strength, even if the family resides on the farm. Thus, the analysis is different from the FM calculations, which excludes a farm on which the family resides when determining net worth. This asset affects line 4, page 2 of the NAR.

Need Access Student Analysis Options Selected by the Institution

The following need analysis changes are implemented in the Need Access student analysis only if the schools select these options on the Need Access Counselor software. All need analysis options affect only the Need Access analysis, not the FM.

> These three items can be updated in the Budget List under the "TABLES/RULES" heading in the Need Access Counselor.

Item 1 Institutional Income Protection Allowance
The non-educational expenses of the student and the student's other family members are taken into consideration in the need analysis formula through the income protection allowance (IPA), an adjustment that reduces family income. The income protection allowance varies by family size and the number of family members enrolled in college. Need Access will calculate the amount indicated by the school on the Need Access Counselor software. If an IPA is not provided by the school, the FM IPA will be used. Selecting this option affects line 12, page 1 of the NAR.

The Income Protection Allowance table has been expanded to include separate tables for Students and Parents. This allows the users to establish their own allowance tables, which differ for students and for parents. These new tables can be accessed by selecting Tables/Rules, then selecting one of the following from the popup menu that is presented:

Income Protection Allowance - Students
Income Protection Allowance – Parents

The user is then presented with the table used in the Access Methodology calculations. These tables are initially pre-populated with the same values as in the Federal Methodology. The user can make changes to the table and click Done to save the changes, or click Cancel to keep the table as it is. (In the Access Methodology calculation, the value for Income Protection Allowance is taken from the Students' table in the student calculation, and from the Parents' table in the parent calculation.)

The user also has the option to augment the Income Protection Allowance for selected applicants. For students, this additional allowance can be entered on student data screen s4 at the bottom right, under the Add-on heading. During the Access Methodology calculation, the Income and Asset Protection Allowances are calculated normally, then any amount entered in these areas is added to the corresponding allowance.

Item 2 Living Expense Allowances During Periods of Non-Enrollment (Summer)

The Need Access analysis allows the school to include a special summer living allowance as an adjustment to reduce available income. The allowance is based on the student's family size and is either the school's specified value or the student's reported summer living and other expenses in questions 9m-9n of the student data section, whichever is less. Selecting this option affects line 10, page 1 of the NAR. Need Access will calculate the living allowance if the school posts it to the Budget List in the Counselor Software. If non-enrollment living expense figures are not provided, Need Access will not include a summer living allowance in the Need Access analysis.

Item 3 Minimum Student Contribution

This Need Access option allows users to specify minimum contribution amounts for the Need Access analysis. Schools may specify different amounts based on individual students' family circumstances or student enrollment information (such as first year) as listed on the Budget List section in the Need Access Counselor (NAC) software. A minimum student contribution expectation does not occur in the FM. Selecting this option affects line 15, page 1 of the NAR. The Income Contribution Table has been expanded to include separate columns for Students and Parents. These new tables can be accessed by selecting Tables/Rules, then selecting one of the following from the popup menu that is presented:

Income Contribution Table - Students
Income Contribution Table - Parents

The user is then presented with the table used in the Access Methodology calculations. These tables are initially pre-populated with the same values as in the Federal Methodology. The user can make changes to the table and click Done to save the changes, or click Cancel to keep the table as it is. In the Access Methodology calculation, the contribution rate applied to the Adjusted Available Income is taken from the Students' table in the student calculation, and from the Parents' table in the parent calculation.

> These next five calculation options can be updated in the Calculation Options section under the TABLES/RULES menu of the Need Access Counselor.

Option 1: Employment Allowance

The FM provides an allowance for employment related expenses for certain categories of students. Many schools construct their budgets to offset employment-related expenses or indirectly subsidize these expenses through school services. If a school's or program's policies preclude the FM's allowance for these employment-related expenses, the school should select this option and Need Access will exclude the employment allowance from the Need Access analysis. Selecting this option affects line 10, page 1 of the NAR.

Option 2: Student Asset Conversion Percentages

If a student is single or married with no dependent, the FM assumes that 35% of the student's new assets will be taken as a contribution. If the student has dependents other than a spouse, the FM assumes that 12% of the student's positive discretionary net worth will be considered in determining the student's expected contribution. Many graduate and professional schools have adopted more conservative policies regarding the disposition of student assets. This Need Access option allows the school to prorate a student's net worth over the years remaining in the student's degree program if the result yields a higher contribution from assets than the FM. This may assist the school in rank-ordering students for awarding institutional aid. Selecting this option affects line 8, page 2 of the NAR.

Option 3: Asset Protection Allowance Exclusion

The FM provides an asset protection allowance for all students. Schools can exclude the asset protection allowance from the Need Access analysis. Selecting this option affects line 6, page 2 of the NAR.

The Asset Protection Allowance table has been expanded to include separate columns for Homeowners and Non-Homeowners. These new tables can be accessed by selecting **Tables/Rules,** then selecting one of the following from the popup menu that is presented:

Asset Protection Allowance - Homeowners
Asset Protection Allowance - Non-Homeowners

The user is then presented with the table used in the Access Methodology calculations. These tables are initially pre-populated with the same values as in the Federal Methodology. The user can make changes to the table and

click Done to save the changes, or click Cancel to keep the table as it is.

In the Access Methodology calculation, the value for Asset Protection Allowance is taken from the Homeowners table if there is a home equity greater than zero. Otherwise, this allowance is taken from the Non-Homeowners table.

Option 4: Institutional Assessment Option

The FM uses marginal taxation rates of 22% to 47% for students with dependents other than a spouse when computing contributions from available income and Adjusted Available Income (AAI). The assessment rate is 50% of available income for single or married students without other dependents. If this option is selected, Need Access will use the taxation rates of 70% to 90% in the analysis. Selecting this option affects line 15, page 1 and line 11, page 2 of the NAR.

Option 5: Overrides

The Contribution from Available Discretionary Income Override allows you to replace the federal percentages used to calculate the amount of income a student should contribute. The override percentage is multiplied by the Available Discretionary Income to arrive at the Contribution from Income. For example, if you enter 100%, you would expect the student to contribute 100% of the remaining income after the various allowances are subtracted. If you choose this override, you should not choose the Contribution from Adjusted Available Income override, since it would have no effect.

The Asset Conversion Percentage Override allows you to replace the federal percentages (12% or 35%) used to calculate the amount of assets a student should contribute. This option will also override the prorating of net worth over the years remaining in the student's program (Option 2). If you want to prorate net worth over years to degree, do not use this override.

The Contribution from Assets Override only affects students with dependents other than a spouse. This option allows you to override the federal calculation for contribution from assets. This option may be used in conjunction with the Student Asset Conversion Percentages Option. If you enter 100% in the override and use the prorated option, the expected contribution would be 100% of the prorated amount.

The Contribution from Adjusted Available Income Override only affects students with dependents other than a spouse. If you select this option, the Contribution from Adjusted Available Income is multiplied by this percentage to arrive at the Contribution from Adjusted Available Income. If you select this option, you must not select the Contribution from Available Discretionary Income override or the Contribution from Assets override.

Option 6: Expected Family Contribution Rounding

This option allows you to round the Expected Family Contribution (EFC) to a figure other then the nearest dollar.

Option 7: Student's Projected Cash/Savings Option

The Need Access calculation uses the cash/savings/checking available at the time of the student application. This offers you the option to use the student's projected cash/saving/checking figures (as of 9/1/10) in the 2010-2011 Estimated Federal and Access Calculations.

Estimated-Year FM

The estimated-year FM is another institutional need analysis option provided by Need Access. The results of this analysis are displayed in the fourth column of the NAR in the boxes labeled "EST FED." The estimate-year FM uses the same estimate year income and tax allowances that are used in the Need Access analysis, but the need analysis calculation uses a standard FM. That is, none of the special features of Need Access are incorporated (e.g., home equity is not included and there is not a special allowance for medical expenses) and the Calculation Options do not apply.

Documenting the Need Access and Estimated-Year FM Analysis

Concise, systematic documentation is a requirement of student aid administration. Documentation is also a federal requirement for adjustments to the FM resulting from the exercise of professional judgment. The Need Access analysis is self-documenting, in that codes for some adjustments appear in the message section (page 5) of the NAR. In addition, the Counselor software records electronic changes made to the students' analysis. These changes can be reviewed by clicking on **MAIN MENU**, and selecting *Review/Update Applicant Data*. Select the desired student and click **[OK]**. From the resulting screen, click on **[Special Functions]** and then select **[Review Audit Trail]**. It is recommended that schools provide additional notations and documentation regarding reasons why either of the two adjustment analyses was used for individual students.

Determining the Parents' Contribution: Federal Methodology and the Need Access Analysis

While all graduate and professional students meet the federal definition of independence, some schools consider parents' resources in their institutional need analysis procedures. This practice may help the financial aid administrator rank students when determining eligibility for limited need-based institutional aid. Health professions programs that award funds administered by the U.S. Department of Health and Human Services must consider parents' resources. Need Access provides several services to schools regarding the analysis of parents' contributions for independent students.

- Expected parents' contributions are calculated if there is sufficient data to perform the analysis.
- The Estimated Federal Parents' Analysis is displayed in column 1 (see Figure 3.23) of the Need Analysis Report (NAR). The Federal Methodology (FM) formula used by Need Access uses federal specification received from the U.S. Department of Education.
- The Need Access Parents' Analysis is displayed in column 2 of the NAR. The Need Access Methodology contains several elements that are not included in the FM, such as allowances for medical and dental expenses, and elementary and secondary school tuition. It also includes both home equity and the equity in a farm on which the family resides when calculating net worth.
- Need Access uses the FM contribution rate schedule, and also provides an alternative schedule that is lower. The lower schedule recognizes that parents of graduate and professional students may not be expected to contribute as much as parents of undergraduate students.
- Alternative contributions are provided on the NAR, including parents' contribution from income, from the home, and from other assets. The incremental monthly contribution amounts are reported.
- Schools can request that the parents' contribution be included in the budget section of the NAR and in the calculation of the remaining need. This request must be indicated on the school's Need Access Registration.
- Schools can differentiate between first-year and continuing students regarding the requirement for parental data.
- Some schools may decide not to require any or all of the data elements from parents. Schools can also exclude the parent data requirement for students over a specific age. Both of these items must be requested on the Need Access Registration.

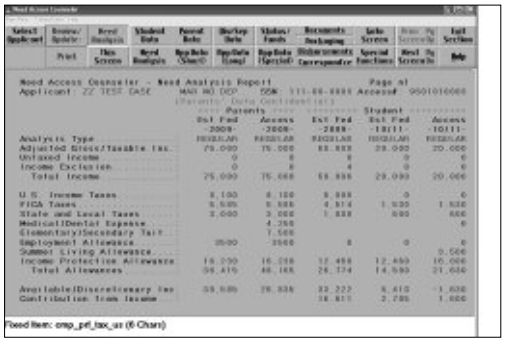

Figure 3.23

Standard Features of the Need Access Parents' Analysis

The regular analysis is used for both the parents' FM and Need Access analyses, so that income and asset information are fully considered. The simplified need analysis and the Automatic Zero Expected Family Contribution (EFC) are not calculated, since they do not apply to the parents of independent students. The Need Access analysis is provided if parental data is required by the school and supplied by the applicant. The Need Access parents' analysis differs from the FM in several key areas. These differences are highlighted in the table below and described in the following sections.

Comparison of the FM and Need Access Analysis Formulas for Parents

	FM	Need Access
Analysis Type		
Auto Zero	No	No
Simple	No	No
Regular	Yes	Yes
Income		
Base Year	Yes	No
Reduced for Federal Income Exclusion	Yes	Yes
Allowances		
U.S. Taxes	Yes	Yes
State & Other Taxes	Yes	Yes
FICA	Yes	Yes
Medical/Dental	No	Yes
Tuition Paid	No	Yes
Employment	Yes	Yes
Income Protection	Yes	Yes
Assets		
Cash	Yes	Yes
Home Equity	No	Yes
Other Real Estate/Investments	Yes	Yes
Business (100 + employees)	Yes	Yes
Small Family-Owned Business (under 100)	No	Yes
Farm Equity (family resides on farm)	No	Yes

1) **Allowances for Medical and Dental Expenses**
An allowance for un-reimbursed medical and dental expenses is provided in the Need Access analysis if such expenses exceed 5% of the parents' total income. The amount of such expenses is reported in question 33q of the parent data section. This allowance is not included in the FM. The allowance affects line 8, page 1 of the NAR.

2) **Allowance for Elementary and Secondary School Tuition Paid**
An allowance for elementary and secondary school tuition paid for the parents' dependent children is provided in the Need Access analysis. The amount of tuition paid is reported in question 33r of the parent data section. The allowance is limited to a maximum amount of un-reimbursed tuition expenses for each child for whom expenses are incurred. See Table 9 of the Need Analysis Table in Section 7. This allowance is not included in the FM and affects line 9, page 1 of the NAR.

3) **Home Equity**
The Need Access parents' analysis includes the parents' home as an asset when measuring the family's financial strength. The FM does not include home equity. Home equity is the difference between the present market value of the home and the unpaid mortgage principal. Home value and debt are reported in questions 36b-36e of the parent data section. This asset affects line 2, page 2 of the NAR. Financial aid administrators may wish to compare the reported current market value of the home with the original purchase price to determine whether the current value appears reasonable. Some families may overestimate the value of their home while others may underestimate the value. Need Access uses the Federal Housing Index Multiplier Table to flag instances where the reported home value is not at the level that would be anticipated given the year the home was purchased. Message 1 will appear on page 5 of the NAR in such cases. However, financial aid administrators should be cautious when using the Housing Index Multiplier flag, because it is based on national averages and does not, for instance, distinguish among home values in various regions of the country. Also, given current economic conditions, some metropolitan areas have experienced minimal growth or declines in residential housing prices, and a family's lower estimate of its home value may be realistic. The federal multipliers for both housing and commercial property are provided in Need Analysis Table 10.

The Access Methodology normally includes 100% of the parents' home equity in the asset calculations. The user can choose to exclude a percentage of this equity for all parents. These exclusion percentages are specified by selecting Tables/Rules, then selecting Calculation Options and clicking Next Page to get to the second page of options. At the bottom of this second page, Calculation Option 8 will appear. If the user enters a value in either entry, then that percentage of home equity will be excluded from the asset calculations during the Access Methodology calculation.

4) **Farm Equity**
If the parents own a farm, the Need Access parents' analysis includes the farm as an asset when measuring financial strength, even if the family resides on the farm. Thus, the analysis differs from the FM, which excludes a farm on which the family resides when determining net worth. This asset affects line 2, page 2 of the NAR.

5) **Contribution Rate Schedules**
The Need Access parents' analysis calculated the contribution from Adjusted Available Income (AAI) using both the FM contribution rate schedule and the lower Need Access contribution rate schedule. The Need Access rate schedule ranges from 10% to 47% of AAI, as compared to the FM schedule of 22% to 47%. The lower schedule recognizes that parents of graduate and professional students may not be expected to assume as great a burden as parents of undergraduate students. The contribution amounts using the FM rate schedule are shown on lines 13 and 14, page 2 of the NAR. The two last data fields in the Need Access parents' analysis column (line 15 and 16) display the nine-month and twelve-month parents' contribution amounts using the lower Need Access contribution rate schedule (see Table 7).

Alternative Parents' Contribution Information

The NAR (page 3) contains some descriptive information about the students' family, such as parents, martial status, family size, the number in college, and the amount offered as contribution toward the student's educational expenses. The NAR (page 4) shows incremental monthly contribution amounts. Also, the NAR (page 4) contains a section labeled "Contribution Analysis" that provides further details about the parents' contribution. For both the federal methodology and Need Access analysis, the nine-month contribution amount shows the amount attributed to income and the amount to assets, including the home, if appropriate.

Incremental Monthly Contributions

The U.S. Department of Education provides rules for adjusting the EFC for the parents' analysis if the student is enrolled for a period other than nine months. Need Access uses the FM procedures for determining incremental monthly contributions for both the FM and the Need Access parents' analysis.

Student Enrolled for Less Than Nine Months

The nine-month contribution is divided by nine and the resulting amount is multiplied by the number of months of enrollment. For example, if the student were enrolled for four months:

Nine month contribution to student	$4,457
Divided by nine months	$ 495
Contribution for four months ($495 X 4)	$1,980

Student Enrolled for More Than Nine Months

The contribution is recalculated after making an IPA adjustment to AAI. The adjustment recognizes that the student will be a part of the family's household for less time than standard. The calculation takes several steps, as shown in the following example for a 12-month contribution.

1.	Adjust available income (AAI) (Nine month FM contribution = $11,566)	$37,044
2.	IPA adjustment (A constant based on the difference between the IPA for a family of 4 and a family of 5, with 1 in college)	$ 4,490
3.	Alternative AAI (#1 + #2)	$41,534
4.	Total parents' contribution (Using FM Table 6)	$13,676
5.	Difference between nine-month and alternative contribution ($13,676 - $11,566)	$ 2,110
6.	Divided by twelve-month (incremental monthly contribution)	$ 176
7.	Contribution for twelve months [($176 X 3) + $11,566]	$12,094

If more than one family member is enrolled in college, the AAI amounts must be divided appropriately.

Option to use Parents' Projected Year Data for Selected Applicants

The user may find that a given parents' situation indicates that the projected year income data is more appropriate than the base year data. The user may elect to use the projected year data by entering a 1 in the Use Projected Year Data entry on the parents' second data screen. The Access Methodology will then utilize the projected year income data for that parents' calculation.

Non-Custodial Parent Information

Some schools require non-custodial parent (DSP) information. A non-custodial section on the Application has been provided to collect the same data from the non-custodial as was collected from the primary parent. The non-custodial data will be displayed in the Non-Custodial section of the Applicant Data screens. The NAR shows the same calculation details for the non-custodial as for the primary parent, and shows the Expected Family Contribution of the DSP on page 6 of the NAR.

A user may determine that it is appropriate to add the Non-Custodial Parents' income to the Custodial parents income. This can be accomplished only once for a given applicant, and cannot be undone. Caution should be exercised by the user when using this option for non-custodial parents who have remarried. To perform this addition, go to the applicants' data screens, then click the Special Functions button, and then click the Combine Non-Custodial Parent with Parent Data button. All of the data on the Non-Custodial Parents' data page 2 will be added to that on the Custodial parents' data page 2. In addition, the figures for Number of Family Members, Number in College, and Parents in College figures are also added.

Need Access Parent Analysis Options Selected by the Institution

The following need analysis changes are implemented in the Need Access parent analysis if schools select these Calculation Options on the Need Access Counselor software. All need analysis options that are selected affect only the Need Access analysis, not the FM.

The Income Protection Allowance table includes separate tables for Students and Parents. This allows the users to establish their own allowance tables, which differ for students and for parents. These new tables can be accessed by selecting Tables/Rules, then selecting one of the following from the popup menu that is presented:

Income Protection Allowance - Students
Income Protection Allowance - Parents

The user is then presented with the table used in the Access Methodology calculations. These tables are initially pre-populated with the same values as in the Federal Methodology. The user can make changes to the table and click [Done] to save the changes, or click [Cancel] to keep the table as it is. (In the Access Methodology calculation, the value for Income Protection Allowance is taken from the Students' table in the student calculation, and from the Parents' table in the parent calculation.)

You also have the option to augment the Income Protection Allowance for selected applicants. For parents, this additional allowance can be entered on Parents Data screen p3 at the bottom right, under the Add-on heading. During the Access Methodology calculation, the Income and Asset Protection Allowances are calculated normally, then any amount entered in these areas are added to the corresponding allowance.

Option 3: Institutional Assessment Option

The FM provides an asset protections allowance for all parents. Schools can choose to exclude the asset protection allowance from the Need Access analysis. Selecting this option affects line 6, page 2 of the NAR.

Option 4: Institutional Assessment Option

The FM uses marginal taxation rates of 22% to 47% for parents when computing contributions from available income and AAI. If this option is selected, Need Access will use the taxation rates of 70% to 90% in the analysis. Selecting this option affects line 15, page 1 and line 11, page 2 of the NAR.

Option 5: Overrides

The Asset Conversion Percentage Override allows schools to replace the federal percentage (12%) used to calculate the amount of assets parents should contribute.

The Contribution from Adjusted Available Income Override is multiplied by the AAI to arrive at the Contribution from Adjusted Available Income.

Need Access Federal Methodology and Need Analysis Tables

Need Access and Estimated Federal Methodology
Need Analysis Tables
for the 2011-2012 Award Year

Table 1	2010 U.S. Federal Income Tax Table
Table 2	Estimated State and Local Taxes
Table 3	Estimated FM Income Protection Allowances
Table 4	Estimated FM Asset Protection Allowances
Table 5	Estimated FM Adjusted Business/Farm Net Worth
Table 6	Estimated FM Adjusted Available Income Contribution Rate Schedule for Parents and for Independent Students with Dependents
Table 7	Need Access Adjusted Available Income Contribution Rate Schedule for Parents and for Independent Students with Dependents
Table 8	Need Access Contribution Rate Schedule for Married Independent Students
Table 9	Need Access Allowances Against Income
Table 10	Housing Index Multiplier

Estimated Federal Methodology (FM) tables from the *U.S. Department of Education, Specifications for Need Analysis Servicers 2011-2012.*

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Need Access Federal Methodology and Need Analysis Tables

Table 1 2010 U.S. Federal Income Tax Tables

Did they itemize deductions? (Are total itemized deductions greater than zero?)	
No – Use Standard Deduction Method	**Yes** – Use Itemized Deduction Method
Adjusted Gross Income - $3,650 X Number of Exemptions for 2010 - Standard Deduction - $11,400 for Married Couple/Joint Return - $5,700 for Single Filer - $8,400 for Head of Household = Taxable Income (zero if negative)	Adjusted Gross Income - $3,650 X Number of Exemptions for 2010 - Total Itemized Deductions = Taxable Income (zero if negative)
U.S. Income tax is computed using the Married/Joint Return schedule for two parent families, the schedule for Single individuals, or the schedule for one-parent families (Head of Household).	

Phaseout of Personal Exemptions	
The $3,650 personal exemption amount is reduced or eliminated for higher income individuals.	
Filing Status	**Adjusted Gross Income Phaseout Level**
Head of Household	$208,500
Single	$166,800
Married filing Joint Return	$250,200
The exemption amount is reduced by 2% for each $2,500 by which the taxpayer's AGI exceeds the phaseout level. To calculate the exemption reduction amount, subtract the phaseout level from the AGI, divide the result by $2,500, round the result UP to the nearest integer, and multiply this result by 2%. Multiply the resulting percentage by the total exemption amount to determine the amount by which the exemptions are reduced. New for 2006: Multiply the resulting exemption reduction by 2/3, which results in a smaller exemption phaseout amount.	

Limits on Itemized Deductions
The amount of allowable itemized deductions is reduced for higher income taxpayers. If AGI exceeds $166,800, then 3% of the excess amount reduces the amount of itemized deduction other than medical/dental expenses, investment interest, and casualty, theft and gambling losses. To calculate the reduction, subtract $166,800 from the AGI and multiply the result by 3%. This is the amount by which the Itemized Deductions are reduced, except that the reduction is limited to be no more than 80% of the total Itemized Deductions. New for 2006: Multiply the resulting deduction reduction by 2/3, which results in a smaller deduction phaseout amount.

2010 U.S. Federal Income Tax Table

Tax is calculated using taxable income (AGI minus standard deduction and exemptions). Locate the correct taxable income in column A. Tax equals amount in Column B plus amount calculated from column C.		
Taxable Income (A)	Tax on Column 1 (B)	% in Excess (C)
Schedule for Individual filing as Head of Household: Standard Deduction = $8,400		
$0 - $ 11,950	$ 0.00	10.0% of Taxable Income
$ 11,951 - $ 45,550	$ 1,195.00	15.0% of excess over $ 11,950
$ 45,551 - $117,650	$ 6,235.00	25.0% of excess over $ 45,550
$117,651 - $190,550	$ 24,260.00	28.0% of excess over $117,650
$190,551 - $373,650	$ 44,672.00	33.0% of excess over $190,550
$373,651 or more	$105,095.00	35.0% of excess over $373,650
Schedule for Individual filing as Single: Standard Deduction = $5,700		
$ 0 - $ 8,375	$ 0.00	10.0% of Taxable Income
$ 8,376 - $ 34,000	$ 837.50	15.0% of excess over $ 8,375
$ 34,001 - $ 82,400	$ 4,681.25	25.0% of excess over $ 34,000
$ 82,401 - $171,850	$ 16,781.25	28.0% of excess over $ 82,400
$171,851 - $373,650	$ 41,827.25	33.0% of excess over $171,850
$373,651 or more	$108,421.25	35.0% of excess over $373,650
Schedule for Married Couple filing Joint Return: Standard Deduction = $11,400		
$ 0 - $ 16,750	$ 0.00	10.0% of Taxable Income
$ 16,751 - $ 68,000	$ 1,675.00	15.0% of excess over $ 16,750
$ 68,001 - $137,300	$ 9,362.50	25.0% of excess over $ 68,000
$137,301 - $209,250	$ 26,687.50	28.0% of excess over $137,300
$209,251 - $373,650	$ 46,833.50	33.0% of excess over $209,250
$373,651 or more	$101,085.50	35.0% of excess over $373,650

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Table 2 2011-2012 Estimated State and Local Taxes

State/Territory		Parents and Independent Students with Dependents		Dependent Students & Independent Students w/o Dependents	State/Territory		Parents and Independent Students with Dependents		Dependent Students & Independent Students w/o Dependents
		% of Total Income					% of Total Income		
		Income Level		All Income Levels			Income Level		All Income Levels
		$0 to $14,999	$15,000 or more				$0 to $14,999	$15,000 or more	
AA	Military	3	2	2	NH	New Hampshire	5	4	1
AB	Alberta	3	2	2	NJ	New Jersey	10	9	5
AE	Military	3	2	2	NL	Newfoundland/Labrador	3	2	2
AK	Alaska	2	1	0	NM	New Mexico	3	2	2
AL	Alabama	3	2	2	NS	Nova Scotia	3	2	2
AP	Military	3	2	2	NT	Northwest Territories	3	2	2
AR	Arkansas	4	3	3	NU	Nunavut	3	2	2
AS	American Samoa	3	2	2	NV	Nevada	4	3	1
AZ	Arizona	5	4	3	NY	New York	9	8	6
BC	British Columbia	3	2	2	OH	Ohio	6	5	4
CA	California	8	7	5	OK	Oklahoma	4	3	3
CN	Canada	3	2	2	ON	Ontario	3	2	2
CO	Colorado	5	4	3	OR	Oregon	8	7	5
CT	Connecticut	7	6	4	PA	Pennsylvania	5	4	3
DC	District of Columbia	7	6	6	PE	Prince Edward Island	3	2	2
DE	Delaware	5	4	3	PQ	Quebec	3	2	2
FC	Foreign Country	3	2	2	PR	Puerto Rico	3	2	2
FL	Florida	4	3	1	PW	Palau	3	2	2
FM	Federated Micronesia	3	2	2	QC	Quebec	3	2	2
GA	Georgia	6	5	4	RI	Rhode Island	7	6	4
GU	Guam	3	2	2	SC	South Carolina	5	4	3
HI	Hawaii	4	3	4	SD	South Dakota	2	1	1
IA	Iowa	5	4	3	SK	Saskatchewan	3	2	2
ID	Idaho	5	4	4	TN	Tennessee	2	1	1
IL	Illinois	6	5	2	TX	Texas	3	2	1
IN	Indiana	4	3	3	UT	Utah	5	4	4
KS	Kansas	5	4	3	VA	Virginia	6	5	4
KY	Kentucky	5	4	4	VI	Virgin Islands	3	2	2
LA	Louisiana	3	2	2	VT	Vermont	6	5	3
MA	Massachusetts	6	5	4	WA	Washington	4	3	1
MB	Manitoba	3	2	2	WI	Wisconsin	7	6	4
MD	Maryland	8	7	6	WV	West Virginia	3	2	2
ME	Maine	6	5	4	WY	Wyoming	2	1	1
MH	Marshall Islands	3	2	2	YT	Yukon Territories	3	2	2
MI	Michigan	5	4	3		Blank	3	2	2
MN	Minnesota	6	5	4					
MO	Missouri	5	4	3					
MP	North Mariana Islands	3	2	2					
MS	Mississippi	3	2	2					
MT	Montana	5	4	3					
MX	Mexico	3	2	2					
NB	New Brunswick	3	2	2					
NC	North Carolina	6	5	4					
ND	North Dakota	3	2	1					
NE	Nebraska	5	4	3					
NF	Newfoundland	3	2	2					

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Need Access Federal Methodology and Need Analysis Tables

Table 3 2011-2012 Estimated FM Income Protection Allowance (IPA)

Parents							
Family Size	Number in College						
	1	2	3	4	5		
2	$16,230	$13,450					
3	$20,210	$17,450	$14,670				
4	$24,970	$22,190	$19,430	$16,650			
5	$29,460	$26,680	$23,920	$21,140	$18,380		
6	$34,460	$31,680	$28,920	$26,140	$23,380		
Add	$ 3,890	$ 3,890	$ 3,890	$ 3,890	$ 3,890		

Note: If the number in college is greater than 5, the IPA equals the entry for 5 in college – [2760 X (number in college – 5)].

Independent Students with Dependents						Independent Students w/o Dependents	
Family Size	Number in College					Family Status	9-Month
	1	2	3	4	5	Single Independent	$ 8,550
2	$21,660	$17,960				Married Independent, Spouse not Enrolled	$13,710
3	$26,960	$23,280	$19,580				
4	$33,300	$29,600	$25,920	$22,210		Married Independent, Spouse Enrolled	$ 8,550
5	$39,300	$35,590	$31,900	$28,200	$24,520		
6	$45,950	$42,250	$38,580	$34,860	$31,190		
Add	$ 5,180	$ 5,180	$ 5,180	$ 5,180	$ 5,180		

Note: If the number in college is greater than 5, the IPA equals the entry for 5 in college – [$ 3,690 X (number in college – 5)].

Table 4 2011-2012 Estimated FM Asset Protection Allowance

Age of Older Parent or Student	Dependent, Two Parent or Married Independent	Dependent, One Parent or Single Independent	Age of Older Parent or Student	Dependent, Two Parent or Married Independent	Dependent, One Parent or Single Independent	Age of Older Parent or Student	Dependent, Two Parent or Married Independent	Dependent, One Parent or Single Independent
< 25	$ 0	$ 0	39	$35,700	$12,400	53	$52,800	$18,000
26	$ 2,500	$ 900	40	$38,200	$13,300	54	$54,300	$18,400
27	$ 5,100	$ 1,800	41	$38,900	$13,600	55	$55,600	$18,800
28	$ 7,600	$ 2,700	42	$39,900	$13,900	56	$57,300	$19,300
29	$10,200	$ 3,500	43	$40,900	$14,200	57	$58,700	$19,800
30	$12,700	$ 4,400	44	$41,900	$14,500	58	$60,400	$20,300
31	$15,300	$ 5,300	45	$42,900	$14,900	59	$62,200	$20,800
32	$17,800	$ 6,200	46	$44,000	$15,200	60	$64,000	$21,400
33	$20,400	$ 7,100	47	$45,100	$15,500	61	$65,800	$22,000
34	$22,900	$ 8,000	48	$46,200	$15,900	62	$67,700	$22,600
35	$25,500	$ 8,900	49	$47,400	$16,300	63	$70,000	$23,200
36	$28,000	$ 9,800	50	$48,800	$16,700	64	$72,000	$23,800
37	$30,600	$10,600	51	$50,000	$17,100	65	$74,000	$24,500
38	$33,100	$11,500	52	$51,200	$17,500			

Table 5 2011-2012 Estimated FM Adjusted Business/Farm Net Worth

Net Worth (NW)	Adjusted Net Worth
Less than $1	$0
$ 1 to $115,000	$ + 40% of NW
$115,001 to $345,000	$ 46,000 + 50% of NW over $115,000
$345,001 to $580,000	$161,000 + 60% of NW over $345,000
$580,001 or more	$302,000 + 100% of NW over $580,000

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Need Access Federal Methodology and Need Analysis Tables

Table 6 2010-2011 Estimated FM Adjusted Available Income (AAI) Contribution Rate Schedule

AAI	Federal Methodology (FM) Contribution for Parents and for Independent Students with Dependents
Less than $- 3,409	$- 750
$- 3,409 to $14,500	$ 0 + 22% of AAI
$14,501 to $18,200	$ 3,190 + 25% of AAI over $14,500
$18,201 to $21,900	$ 4,115 + 29% of AAI over $18,200
$21,901 to $25,600	$ 5,188 + 34% of AAI over $21,900
$25,601 to $29,300	$ 6,446 + 40% of AAI over $25,600
$29,301 or more	$ 7,926 + 47% of AAI over $29,300

Table 7 2010-2011 Need Access Adjusted Available Income (AAI) Contribution Rate Schedule

AAI	Need Access Contribution for Parents
Less than $- 3,409	$- 750
-3409 to $ 0	$ 0 + 22% of AAI
$ 1 to $14,500	$ 0 + 10% of AAI
$14,501 to $18,200	$ 1,450 + 14% of AAI over $14,500
$18,201 to $21,900	$ 1,968 + 19% of AAI over $18,200
$21,901 to $25,600	$ 2,671 + 25% of AAI over $21,900
$25,601 to $29,300	$ 3,596 + 34% of AAI over $25,600
$29,301 or more	$ 4,854 + 47% of AAI over $29,300

Table 8 2010-2011 Need Access Contribution Rate Schedule for Married Independent Students

After Tax Income (ATI)	Contribution for Married Independent Students
Less than $0	100% of ATI
$0 to $17,050	70% of ATI
$17,051 or more	$11,445 + 90% of ATI over $17,050

Table 9 2010-2011 Need Access Allowances Against Income

Allowance	Amount of Allowance
Medical/Dental Expenses	Unreimbursed expenses in excess of 5% of total income
Elementary/Secondary School Tuition Paid	Reported tuition paid, maximum of $7,400 per child.
Employment Allowance	Maximum of $3,500

FICA Calculation
To calculate FICA tax, multiply 7.65% of earned income up to $106,800. Any excess over $106,800 is multiplied by 1.45%.

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Table 10 2011-2012 Housing Index Multiplier

Year of Valuation	Housing Index Multiplier	Year of Valuation	Housing Index Multiplier
1930 to 1934	14.53	1985	1.50
1935 to 1939	18.17	1986	1.44
1940 to 1944	14.53	1987	1.38
1945 to 1949	9.86	1988	1.33
1950 to 1954	6.66	1989	1.28
1955 to 1957	5.85	1990	1.25
1958	5.71	1991	1.24
1959	5.71	1992	1.23
1960	5.67	1993	1.17
1961	5.67	1994	1.12
1962	5.64	1995	1.07
1963	5.69	1996	1.06
1964	5.65	1997	1.03
1965	5.46	1998	1.01
1966	5.24	1999	0.98
1967	5.05	2000	0.96
1968	4.79	2001	0.93
1969	4.51	2002	0.90
1970	4.40	2003	0.89
1971	4.15	2004	0.87
1972	3.87	2005	0.85
1973	3.54	2006	0.82
1974	3.22	2007	0.77
1975	2.94	2008	0.91
1976	2.77	2009	1.03
1977	2.50	2010	1.00
1978	2.22		
1979	1.97		
1980	1.78		
1981	1.64		
1982	1.58		
1983	1.57		
1984	1.52		

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Need Access Calculation Worksheets

Need Access Need Analysis Calculation Worksheets
for Parents and Students
2011-2012

Worksheets based on 2010 tax year (base year)	
Worksheet 1	2011-2012 Parents' Analysis: Estimated Federal Methodology (FM)
Worksheet 2	2011-2012 Parents' Analysis: Need Access Methodology
Worksheet 3	2011-2012 Student's Analysis: Estimated Federal Methodology (FM) Independent Students without Dependents Other than a Spouse
Worksheet 4	2011-2012 Student's Analysis: Estimated Federal Methodology (FM) Independent Students with Dependents Other than a Spouse

Worksheets based on 2011-2012 Academic Year (projected year)	
Worksheet 5	2011-2012 Student's 9-Month Analysis: Need Access Methodology Independent Students without Dependents Other than a Spouse
Worksheet 6	2011-2012 Student's 9-Month Analysis: Need Access Methodology Independent Students with Dependents Other than a Spouse
	2011-2012 Student's Analysis: Estimated Federal Methodology (FM) Independent Students without Dependents Other than a Spouse (Lines 1-4 Worksheet 5 and Lines 5-28, Worksheet 3)
	2011-2012 Student's Analysis: Estimated Federal Methodology (FM) Independent Students with Dependents Other than a Spouse (Lines 1-4 Worksheet 6 and Lines 5-28, Worksheet 4)

Incremental Monthly Contribution Calculations for Parents and Students

Need Access Calculation Worksheets

Worksheet #1: 2011-2012 Parents' Analysis: Estimated Federal Methodology

Line #	Item	Regular
	Income	
1	Adjusted Gross Income/Taxable Income	$
2	Untaxed Income and Benefits	+ $
3	Total Income (Line 1 + Line 2 minus 2010 Income Exclusions)	= $
	Taxes	
4	U.S. Income Tax	$
5	FICA Tax	+ $
6	State and Other Taxes (Use line 3 for Income Level in Table 2)	+ $
	Allowances	
7	Medical/Dental Expenses	---
8	Elementary and Secondary School Tuition Paid	---
9	Employment Allowance	$
10	Summer Living Allowance	---
11	Income Protection Allowance (Table 3)	+ $
12	Total Allowances (sum of lines 4 through 11)	= $
13	Available/Discretionary Income (Line 3 – Line 12: may be negative)	$
14	Contribution from Income	---
	Assets	
15	Cash and Bank Accounts	$
16	Home Equity	---
17	Other Real Estate and Investments Equity (zero if negative)	+ $
18	Adjusted Business/Farm Net Worth (Table 5: zero if negative)	+ $
19	Net Worth (sum of lines 15 through 18)	= $
20	Asset Protection Allowance (Table 4)	- $
21	Discretionary Net Worth (Line 19 – Line 20: may be negative)	= $
22	Conversion Percentage	%
23	Income Supplement	---
24	Contribution from Assets (Line 21 x Line 22: zero if negative)	= $
	Federal Contribution	
25	Adjusted Available Income (AAI)	$
26	Contribution from AAI	$
27	9-month Contribution to Student	$
28	12-month Contribution to Student	$

Need Access Calculation Worksheets

Worksheet #1: 2011-2012 Parents' Analysis: Estimated Federal Methodology

Need Access always uses the regular analysis type for the parents of independent students.

1. Adjusted Gross Income/Taxable Income

If parents are tax filers:
2010 Adjusted Gross Income = $_____

-or-

If parents are not tax filers:
2010 Father's earned income and/or $_____
2010 Mother's earned income + $_____

Total = $_____

2. Untaxed Income & Benefits

2010 Social Security $_____
2010 AFDC + $_____
2010 Child support received + $_____
2010 Other untaxed income and benefits + $_____
2010 Earned Income Credit (if parents are tax filers) + $_____

Total = $_____

3. Total Income

Preliminary Total Income (Line 1 + Line 2) $_____
Subtract 2010 income exclusions (child support + living
Allowance + financial aid reported as income) - $_____

Total Income (zero if negative) = $_____

4. U.S. Income Tax

If parents are tax filers
2010 U.S. Income Tax Paid = $_____

-or-

If parents are not tax filers = $ 0

5. FICA Tax

If father's earned income is greater than 0, compute father's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. $_____
If father's earned income is less than or equal to zero, father's FICA is zero.

If mother's earned income is greater than 0, compute mother's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. = $_____
If mother's earned income is less than or equal to zero, mother's FICA is zero.

Total = $_____

Worksheet 1: 2011-2012 Parent's Analysis – Estimated FM Page 1

Need Access Calculation Worksheets

6. State & Other Taxes

Table 2, using Line 3 and parents' state of legal residence = $_____

7. Medical & Dental – not applicable

8. Tuition Paid – not applicable

9. Employment Allowance

If parents are married and both have an earned income greater than zero, multiply the lower income by 35%, maximum of $3,500 35% x $_____ = $_____

-or-

If parents are married and only one parent has an earned income greater than zero = $ 0

-or-

If parents are unmarried, multiply father's or mother's earned income by 35%, maximum of $3,500 35% x $_____ = $_____

10. Summer Living Allowance – not applicable

11. Income Protection Allowance (IPA)

From Table 3, using number of family members in parents' household, and Number of parents' family members in college. = $_____

12. Total Allowances

Add lines 4 through 11 = $_____

13. Available/Discretionary Income

Subtract Line 12 from Line 3 (may be negative) = $_____

14. Contribution from Income – not applicable

15. Cash & Bank Accounts

Cash, savings and checking account value = $_____

16. Home Equity – not applicable

17. Other Real Estate and Investments Equity

Other real estate value less debt (zero if negative)	$_____
Investments value less debt (zero if negative)	+ $_____
Total	= $_____

18. Adjusted Business/Farm Net Worth

Business value less debt (zero if negative)	$_____
Farm value less debt (zero if negative) (Note: exclude farm equity if family lives on farm; exclude business equity if small family-owned business)	+ $_____
Total	= $_____
Use Business/Farm equity in Table 5, use computed value	= $_____

19. Net Worth

Sum of lines 15 through 18	= $_____

20. Asset Protection Allowance

Table 4, using age of older parent and parents' marital status	= $_____

21. Discretionary Net Worth

Subtract Line 20 from Line 19 (may be negative)	= $_____

22. Conversion Percentage = 12%

23. Income Supplement – not applicable

24. Contribution from Assets

Multiply line 21 and Line 22 (zero if negative	= $_____

25. Adjusted Available Income (AAI)

Add Line 13 and Line 24 (may be negative)	= $_____

26. Contribution from AAI

Use Line 25 in Table 6 (zero if negative)	= $_____

27. 9-Month Contribution for Student

Divide Line 26 by number of parents' family members in college (If result is greater than $99,999, set it to $99,999)	= $_____

28. 12-Month Contribution for Student

Step 1.	Use AAI from Line 25	$_____
	Add IPA Adjustment	+ $4,490
	12-month Adjusted Available Income (AAI)	= $_____
Step 2.	Use 12-month AAI from Step 1 in Table 6	= $_____
	Divide by number of parents' family members in college	_____
	To arrive at 12-month alternate contribution for student	= $_____
Step 3.	12-month alternate contribution for student	$_____
	Subtract Line 27	- $_____
	Divide by 12	/ 12
	To get monthly incremental contribution	= $_____
Step 4.	Monthly incremental contribution	$_____
	Multiply by 3	x 3
	Add Line 27	+ $_____
	12-month contribution for student (If result is greater than $99,999, set it to $99,999)	= $_____

Need Access Calculation Worksheets

Worksheet #2: 2011-2012 Parents' Analysis: Need Access Methodology

Line #	Item	Regular
	Income	
1	Adjusted Gross Income/Taxable Income	$
2	Untaxed Income and Benefits	+ $
3	Total Income (Line 1 + Line 2 minus 2010 Income Exclusions)	= $
	Taxes	
4	U.S. Income Tax	$
5	FICA Tax	+ $
6	State and Other Taxes (Use line 3 for Income Level in Table 2)	+ $
	Allowances	
7	Medical/Dental Expenses	+ $
8	Elementary and Secondary School Tuition Paid	+ $
9	Employment Allowance	+ $
10	Summer Living Allowance	---
11	Income Protection Allowance (Table 3)	+ $
12	Total Allowances (sum of lines 4 through 11)	= $
13	Available/Discretionary Income (Line 3 – Line 12: may be negative)	$
14	Contribution from Income	---
	Assets	
15	Cash and Bank Accounts	$
16	Home Equity	+ $
17	Other Real Estate and Investments Equity (zero if negative)	+ $
18	Adjusted Business/Farm Net Worth (Table 5: zero if negative)	+ $
19	Net Worth (sum of lines 15 through 18)	= $
20	Asset Protection Allowance (Table 4)	- $
21	Discretionary Net Worth (Line 19 – Line 20: may be negative)	= $
22	Conversion Percentage	%
23	Income Supplement	---
24	Contribution from Assets (Line 21 x Line 22: zero if negative)	= $
	Federal Contribution	
25	Adjusted Available Income (AAI)	$
26	Contribution from AAI	$
27	Estimated FM 9-month Contribution to Student	$
28	Estimated FM 12-month Contribution to Student	$
29	Need Access 9-month Contribution to Student	$
30	Need Access 12-month Contribution to Student	$

Need Access Calculation Worksheets

Worksheet #2: 2011-2012 Parents' Analysis: Need Access Methodology
Need Access always uses the regular analysis type for the parents of independent students.

1. Adjusted Gross Income/Taxable Income

If parents are tax filers:
2010 Adjusted Gross Income = $_____

-or-

If parents are not tax filers:
2010 Father's earned income and/or $_____
2010 Mother's earned income + $_____

Total = $_____

2. Untaxed Income & Benefits

2010 Social Security $_____
2010 AFDC + $_____
2010 Child support received + $_____
2010 Other untaxed income and benefits + $_____
2010 Earned Income Credit (if parents are tax filers) + $_____

Total = $_____

3. Total Income

Preliminary Total Income (Line 1 + Line 2) $_____
Subtract 2010 income exclusions (child support + living
Allowance + financial aid reported as income) - $_____

Total Income (zero if negative) = $_____

4. U.S. Income Tax

If parents are tax filers
2010 U.S. Income Tax Paid = $_____

-or-

If parents are not tax filers = $ 0

5. FICA Tax

If father's earned income is greater than 0, compute father's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. $_____
If father's earned income is less than or equal to zero, father's FICA is zero.

If mother's earned income is greater than 0, compute mother's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. = $_____
If mother's earned income is less than or equal to zero, mother's FICA is zero.

Total = $_____

6. State & Other Taxes

Table 2, using Line 3 and parents' state of legal residence = $_____

7. Medical & Dental

Medical/Dental expenses in excess of 5% of total income (Line 3) = $_____

8. Tuition Paid

Elementary/Secondary tuition paid, maximum of $7,700 x number of children's tuition = $_____

9. Employment Allowance

If parents are married and both have an earned income greater than zero, multiply the lower income by 35%, maximum of $3,500 35% x $_____ = $_____

-or-

If parents are married and only one parent has an earned income greater than zero = $ 0

-or-

If parents are unmarried, multiply father's or mother's earned income by 35%, maximum of $3,500 35% x $_____ = $_____

10. Summer Living Allowance – not applicable

11. Income Protection Allowance (IPA)

From Table 3, using number of family members in parents' household, and Number of parents' family members in college. = $_____

12. Total Allowances

Add lines 4 through 11 = $_____

13. Available/Discretionary Income

Subtract Line 12 from Line 3 (may be negative) = $_____

14. Contribution from Income – not applicable

15. Cash & Bank Accounts

Cash, savings and checking account value = $_____

16. Home Equity

Home value less debt (zero if negative) = $_____

17. Other Real Estate and Investments Equity

Other real estate value less debt (zero if negative) $_____
Investments value less debt (zero if negative) + $_____

Total = $_____

18. Adjusted Business/Farm Net Worth

Business value less debt (zero if negative) $_____
Farm value less debt (zero if negative) + $_____
(Note: exclude farm equity if family lives on farm;
exclude business equity if small family-owned business)
Total = $_____

Use Business/Farm equity in Table 5, use computed value = $_____

19. Net Worth

Sum of lines 15 through 18 = $_____

20. Asset Protection Allowance

Table 4, using age of older parent and parents' marital status = $_____

21. Discretionary Net Worth

Subtract Line 20 from Line 19 (may be negative) = $_____

22. Conversion Percentage (enter 12%, or School Specified Percentage) _____%

23. Income Supplement – not applicable

24. Contribution from Assets

Multiply line 21 and Line 22 (zero if negative = $_____

25. Adjusted Available Income (AAI)

Add Line 13 and Line 24 (may be negative) = $_____

26. Contribution from AAI

Use Line 25 in Table 6 (zero if negative) = $_____
-or-
If school selects Calculation Option 5, use revised Percentage Amount = $_____

Worksheet 2: 2011-2012 Parent's Analysis – Need Access Page 3

27. Estimated FM 9-Month Contribution for Student

Divide Line 26 by number of parents' family members in college	= $_____
(If result is greater than $99,999, set it to $99,999)	

28. Estimated FM 12-Month Contribution for Student

Step 1.	Use AAI from Line 25	$_____
	Add IPA Adjustment	+ $4,490
	12-month Adjusted Available Income (AAI)	= $_____
Step 2.	Use 12-month AAI from Step 1 in Table 6	= $_____
	Divide by number of parents' family members in college	_____
	To arrive at 12-month alternate contribution for student	= $_____
Step 3.	12-month alternate contribution for student	$_____
	Subtract Line 27	- $_____
	Divide by 12	/ 12
	To get monthly incremental contribution	= $_____
Step 4.	Monthly incremental contribution	$_____
	Multiply by 3	x 3
	Add Line 27	+ $_____
	12-month contribution for student	= $_____
	(If result is greater than $99,999, set it to $99,999)	

29. Need Access 9-Month Contribution to Student

Use Line 25 in Table 7	= $_____
Divide by number of parents' family members in college	/ _____
Contribution (zero if negative)	= $_____
(If result is greater than $99,999, set it to $99,999)	

30. Need Access 12-Month Contribution for Student

Step 1.	Use AAI from Line 25	$_____
	Add IPA Adjustment	+ $4,490
	12-month Adjusted Available Income (AAI)	= $_____
Step 2.	Use 12-month AAI from Step 1 in Table 7	= $_____
	Divide by number of parents' family members in college	_____
	To arrive at 12-month alternate contribution for student	= $_____
Step 3.	12-month alternate contribution for student	$_____
	Subtract Line 29	- $_____
	Divide by 12	/ 12
	To get monthly incremental contribution	= $_____
Step 4.	Monthly incremental contribution	$_____
	Multiply by 3	x 3
	Add Line 29	+ $_____
	12-month contribution for student	= $_____
	(If result is greater than $99,999, set it to $99,999)	

Need Access Calculation Worksheets

Worksheet #3: 2011-2012 Student's Analysis: Estimated Federal Methodology
Independent Students without Dependents Other than a Spouse

Line #	Item	Regular	Simplified
	Income		
1	Adjusted Gross Income/Taxable Income	$	$
2	Untaxed Income and Benefits	+ $	+ $
3	Total Income (Line 1 + Line 2 minus 2010 Income Exclusions)	= $	= $
	Taxes		
4	U.S. Income Tax	$	$
5	FICA Tax	+ $	+ $
6	State and Other Taxes (Use line 3 for Income Level in Table 2)	+ $	+ $
	Allowances		
7	Medical/Dental Expenses	---	---
8	Elementary and Secondary School Tuition Paid	---	---
9	Employment Allowance	+ $	+ $
10	Summer Living Allowance	---	---
11	Income Protection Allowance (Table 3)	+ $	+ $
12	Total Allowances (sum of lines 4 through 11)	= $	= $
13	Available/Discretionary Income (Line 3 – Line 12: may be negative)	$	$
14	Contribution from Income (Line 13 x 50% - may be negative)	= $	= $
	Assets		
15	Cash and Bank Accounts	$	---
16	Home Equity	---	---
17	Other Real Estate and Investments Equity (zero if negative)	+ $	---
18	Adjusted Business/Farm Net Worth (Table 5: zero if negative)	+ $	---
19	Net Worth (sum of lines 15 through 18)	= $	---
20	Asset Protection Allowance (Table 4)	- $	---
21	Discretionary Net Worth (Line 19 – Line 20: may be negative)	= $	---
22	Conversion Percentage	20%	---
23	Income Supplement	---	---
24	Contribution from Assets (Line 21 x Line 22: zero if negative)	= $	---
	Federal Contribution		
25	Adjusted Available Income (AAI)	---	---
26	Contribution from AAI	$	$
27	9-month Contribution to Student	$	$
28	12-month Contribution to Student	$	$

Note: Simplified Need Analysis applies if the student is eligible to file an IRS Form 1040A or 1040EZ, or certifies that the student is not required to file an income tax return, or the student has received need-based aid in the prior year, and the student's (and spouse's) total adjusted gross income is less than $50,000.

Worksheet #3: 2011-2012 Student's Analysis: Estimated Federal Methodology
Independent Students without Dependents Other than a Spouse

1. Adjusted Gross Income/Taxable Income

If student and/or spouse are tax filers:
2010 Adjusted Gross Income = $_____
-or-
If student and/or spouse are not tax filers:
2010 Student's earned income and/or $_____
2010 Spouse's earned income + $_____

Total = $_____

2. Untaxed Income & Benefits

2010 Social Security $_____
2010 AFDC + $_____
2010 Child support received + $_____
2010 Other untaxed income and benefits + $_____
2010 Earned Income Credit (if parents are tax filers) + $_____

Total = $_____

3. Total Income

Preliminary Total Income (Line 1 + Line 2) $_____
Subtract 2010 income exclusions (child support + living
Allowance + financial aid reported as income) - $_____

Total Income (zero if negative) = $_____

4. U.S. Income Tax

If student and/or spouse are tax filers
2010 U.S. Income Tax Paid = $_____
-or-
If student and/or spouse are not tax filers = $ 0

5. FICA Tax

If student's earned income is greater than 0, compute student's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. $_____
If student's earned income is less than or equal to zero, student's FICA is zero.

If spouse's earned income is greater than 0, compute spouse's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. = $_____
If spouse's earned income is less than or equal to zero, spouse's FICA is zero.

Total = $_____

6. State & Other Taxes

Table 2, using Line 3 and student's state of legal residence = $_____

7. Medical & Dental – not applicable

8. Tuition Paid – not applicable

9. Employment Allowance

If student is married and both have an earned income greater than zero, 35% x $_____
multiply the lower income by 35%, maximum of $3,500 = $_____

-or-

If student is married and only one has an earned income greater than zero = $ 0

-or-

If student is unmarried = $ 0

10. Summer Living Allowance – not applicable

11. Income Protection Allowance (IPA)

From Table 3, using number of family members in student's household, and
Number of student's family members in college. = $_____

12. Total Allowances

Add lines 4 through 11 = $_____

13. Available/Discretionary Income

Subtract Line 12 from Line 3 (may be negative) = $_____

14. Contribution from Income – 50% of line 13 – may be negative = $_____

If using simplified formula, skip to Line 26

15. Cash & Bank Accounts

Cash, savings and checking account value = $_____

16. Home Equity – not applicable

17. Other Real Estate and Investments Equity

Other real estate value less debt (zero if negative)	$_____
Investments value less debt (zero if negative)	+ $_____
Vested trusts funds value	+ $_____
Other assets value less debt (zero if negative)	+ $_____
Total	= $_____

18. Adjusted Business/Farm Net Worth

Business value less debt (zero if negative)	$_____
Farm value less debt (zero if negative) (Note: exclude farm equity if family lives on farm; exclude business equity if small family-owned business)	+ $_____
Total	= $_____
Use Business/Farm equity in Table 5, use computed value	= $_____

19. Net Worth

Sum of lines 15 through 18	= $_____

20. Asset Protection Allowance

Table 4, using age of student and student's marital status	= $_____

21. Discretionary Net Worth

Subtract Line 20 from Line 19 (may be negative)	= $_____

22. Conversion Percentage = 20%

23. Income Supplement – not applicable

24. Contribution from Assets

Multiply line 21 and Line 22 (zero if negative	= $_____

25. **Adjusted Available Income (AAI) –** not applicable

26. Contribution from AAI

Add Line 14 and Line 24 (zero if negative)	= $_____

27. 9-Month Contribution for Student

Divide Line 26 by number of student's family members in college = $_____
(If result is greater than $99,999, set it to $99,999)

28. 12-Month Contribution for Student – same as 9-month contribution

12-month contribution for student = $_____
(If result is greater than $99,999, set it to $99,999)

Need Access Calculation Worksheets

Worksheet #4: 2011-2012 Student's Analysis: Estimated Federal Methodology
Independent Students with Dependents Other than a Spouse

Line #	Item	Regular	Simplified
	Income		
1	Adjusted Gross Income/Taxable Income	$	$
2	Untaxed Income and Benefits	+ $	+ $
3	Total Income (Line 1 + Line 2 minus 2010 Income Exclusions)	= $	= $
	Taxes		
4	U.S. Income Tax	$	$
5	FICA Tax	+ $	+ $
6	State and Other Taxes (Use line 3 for Income Level in Table 2)	+ $	+ $
	Allowances		
7	Medical/Dental Expenses	---	---
8	Elementary and Secondary School Tuition Paid	---	---
9	Employment Allowance	+ $	+ $
10	Summer Living Allowance	---	---
11	Income Protection Allowance (Table 3)	+ $	+ $
12	Total Allowances (sum of lines 4 through 11)	= $	= $
13	Available/Discretionary Income (Line 3 – Line 12: may be negative)	$	$
14	Contribution from Income	---	---
	Assets		
15	Cash and Bank Accounts	$	---
16	Home Equity	---	---
17	Other Real Estate and Investments Equity (zero if negative)	+ $	---
18	Adjusted Business/Farm Net Worth (Table 5: zero if negative)	+ $	---
19	Net Worth (sum of lines 15 through 18)	= $	---
20	Asset Protection Allowance (Table 4)	- $	---
21	Discretionary Net Worth (Line 19 – Line 20: may be negative)	= $	---
22	Conversion Percentage	7%	---
23	Income Supplement	---	---
24	Contribution from Assets (Line 21 x Line 22: zero if negative)	= $	---
	Federal Contribution		
25	Adjusted Available Income (AAI)	$	$
26	Contribution from AAI	$	$
27	9-month Contribution to Student	$	$
28	12-month Contribution to Student	$	$

Note: Simplified Need Analysis applies if the student is eligible to file an IRS Form 1040A or 1040EZ, or certifies that the student is not required to file an income tax return, or the student received need-based aid in the prior year, and the student's (and spouse's) total adjusted gross income is less than $50,000.

If student (and spouse) was not required to file an IRS form 1040 or the student received need-based aid in the prior year, and student's (and spouse's) adjusted gross income is less than or equal to $30,000, then the contribution for the student (Line 27) is zero.

Worksheet #4: 2011-2012 Student's Analysis: Estimated Federal Methodology
Independent Students with Dependents Other than a Spouse

1. Adjusted Gross Income/Taxable Income

If student and/or spouse are tax filers:
2010 Adjusted Gross Income = $_____
-or-
If student and/or spouse are not tax filers:
2010 Student's earned income and/or $_____
2010 Spouse's earned income + $_____

Total = $_____

2. Untaxed Income & Benefits

2010 Social Security $_____
2010 AFDC + $_____
2010 Child support received + $_____
2010 Other untaxed income and benefits + $_____
2010 Earned Income Credit (if parents are tax filers) + $_____

Total = $_____

3. Total Income

Preliminary Total Income (Line 1 + Line 2) $_____
Subtract 2010 income exclusions (child support + living
Allowance + financial aid reported as income) - $_____

Total Income (zero if negative) = $_____

4. U.S. Income Tax

If student and/or spouse are tax filers
2010 U.S. Income Tax Paid = $_____
-or-
If student and/or spouse are not tax filers = $ 0

5. FICA Tax

If student's earned income is greater than 0, compute student's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. $_____
If student's earned income is less than or equal to zero, student's FICA is zero.

If spouse's earned income is greater than 0, compute spouse's FICA as
.0765 x income up to $106,800, plus .0145 x income above $106,800. = $_____
If spouse's earned income is less than or equal to zero, spouse's FICA is zero.

Total = $_____

6. State & Other Taxes

Table 2, using Line 3 and student's state of legal residence = $_____

7. Medical & Dental – not applicable

8. Tuition Paid – not applicable

9. Employment Allowance

If student is married and both have an earned income greater than zero, 35% x $_____
multiply the lower income by 35%, maximum of $3,500 = $_____

-or-

If student is married and only one has an earned income greater than zero = $ 0

-or-

If student is unmarried, multiply earned income by 35%, maximum of $3,500 35% x $_____
= $_____

10. Summer Living Allowance – not applicable

11. Income Protection Allowance (IPA)

From Table 3, using number of family members in student's household, and
Number of student's family members in college. = $_____

12. Total Allowances

Add lines 4 through 11 = $_____

13. Available/Discretionary Income

Subtract Line 12 from Line 3 (may be negative) = $_____

14. Contribution from Income – not applicable

If using simplified formula, skip to Line 25

15. Cash & Bank Accounts

Cash, savings and checking account value = $_____

16. Home Equity – not applicable

17. Other Real Estate and Investments Equity

Other real estate value less debt (zero if negative)	$_____
Investments value less debt (zero if negative)	+ $_____
Vested trusts funds value	+ $_____
Other assets value less debt (zero if negative)	+ $_____
Total	= $_____

18. Adjusted Business/Farm Net Worth

Business value less debt (zero if negative)	$_____
Farm value less debt (zero if negative)	+ $_____
(Note: exclude farm equity if family lives on farm; exclude business equity if small family-owned business)	
Total	= $_____
Use Business/Farm equity in Table 5, use computed value	= $_____

19. Net Worth

Sum of lines 15 through 18 = $_____

20. Asset Protection Allowance

Table 4, using age of student and student's marital status = $_____

21. Discretionary Net Worth

Subtract Line 20 from Line 19 (may be negative) = $_____

22. Conversion Percentage = 7%

23. Income Supplement – not applicable

24. Contribution from Assets

Multiply line 21 and Line 22 (zero if negative) = $_____

25. Adjusted Available Income (AAI)

Add Line 13 and 24 (may be negative) = $_____

26. Contribution from AAI

Use Line 25 in Table 6 (zero if negative) = $_____

27. 9-Month Contribution for Student

Divide Line 26 by number of student's family members in college = $_____
(If result is greater than $99,999, set it to $99,999)

28. 12-Month Contribution for Student – same as 9-month contribution

12-month contribution for student = $_____
(If result is greater than $99,999, set it to $99,999)

Need Access Calculation Worksheets

Worksheet #5: 2011-2012 Student's Analysis: Need Access Methodology
Independent Students without Dependents Other than a Spouse

Line #	Item	Regular
	Income	
1	Adjusted Gross Income/Taxable Income	$
2	Untaxed Income and Benefits	+ $
3	Total Income (Line 1 + Line 2 minus 2011 Income Exclusions)	= $
	Taxes	
4	U.S. Income Tax	$
5	FICA Tax	+ $
6	State and Other Taxes (Use line 3 for Income Level in Table 2)	+ $
	Allowances	
7	Medical/Dental Expenses	+ $
8	Elementary and Secondary School Tuition Paid	---
9	Employment Allowance	+ $
10	Summer Living Allowance	+ $
11	Income Protection Allowance (Table 3)	+ $
12	Total Allowances (sum of lines 4 through 11)	= $
13	Available/Discretionary Income (Line 3 – Line 12: may be negative)	$
14	Contribution from Income (zero if negative)	= $
	Assets	
15	Cash and Bank Accounts	$
16	Home Equity	+ $
17	Other Real Estate and Investments Equity (zero if negative)	+ $
18	Adjusted Business/Farm Net Worth (Table 5: zero if negative)	+ $
19	Net Worth (sum of lines 15 through 18)	= $
20	Asset Protection Allowance (Table 4)	- $
21	Discretionary Net Worth (Line 19 – Line 20: may be negative)	= $
22	Conversion Percentage	%
23	Income Supplement (Line 21 x Line 22: zero if negative)	$
24	Contribution from Assets	= $
	Federal Contribution	
25	Adjusted Available Income (AAI)	---
26	Contribution from AAI	---
27	9-month Contribution to Student	$
28	12-month Contribution to Student	$

Worksheet #5: 2011-2012 Student's Analysis: Need Access Methodology

Independent Students without Dependents Other than a Spouse

The Need Access student methodology uses projected (academic year) income. The school can elect to use various alternative need analysis calculation options.

1. Adjusted Gross Income/Taxable Income (projected-year income)

Student's income from work, summer	$_____
Student's income from work, academic year	+ $_____
Spouse's income from work, summer	+ $_____
Spouse's income from work, academic year	+ $_____
Student's and Spouse's other taxable income, summer	+ $_____
Student's and Spouse's other taxable income, academic year	+ $_____
Total	= $_____

2. Untaxed Income & Benefits

Student's and Spouse's untaxed income and benefits, summer	$_____
Student's and Spouse's untaxed income and benefits, academic year	+ $_____
Total	= $_____

3. Total Income

Preliminary Total Income (Line 1 + Line 2)	$_____
Subtract 2011 income exclusions (child support + living Allowance + financial aid reported as income)	- $_____
Total Income (zero if negative)	= $_____

4. U.S. Income Tax

Compute tax using Line 1 in Table 1, with 2011 itemized deductions, or Standard deductions, whichever is higher, and 2011 number of exemptions.	= $_____

5. FICA Tax

(Note: Student's earned income in this analysis is the total of the student's income from work for the summer and upcoming academic year – questions 5a and 5b.)
If student's earned income is greater than 0, compute student's FICA as .0765 x income up to $106,800, plus .0145 x income above $106,800. $_____
If student's earned income is less than or equal to zero, student's FICA is zero.

(Note: Spouse's earned income in this analysis is the total of the spouse's income from work for the summer and upcoming academic year – questions 5c and 5d.)
If spouse's earned income is greater than 0, compute spouse's FICA as .0765 x income up to $106,800, plus .0145 x income above $106,800. = $_____
If spouse's earned income is less than or equal to zero, spouse's FICA is zero.

Total = $_____

Need Access Calculation Worksheets

6. State & Other Taxes

Table 2, using Line 3 and student's state of legal residence = $_____

7. Medical & Dental – (calculate only if student is married)

Medical/Dental expenses in excess of 5% of total income (Line 3) = $_____

8. Tuition Paid – not applicable

9. Employment Allowance (note: use zero if school selected calculation option 1 or student is unmarried)

If student is married and both have an earned income greater than zero, 35% x $_____
multiply the lower income by 35%, maximum of $3,500 = $_____

-or-

If student is married and only one has an earned income greater than zero = $ 0

10. Summer Living Allowance (note: use zero if school does not make this allowance)

Step 1. Enter school amount based on family size/marital status: = $_____
Step 2. Enter student's reported summer expenses for 2011 = $_____
Step 3. Enter lower of the amounts in Step 1 and Step 2 = $_____

11. Income Protection Allowance (IPA)

If student is married and spouse is in college, or student is unmarried = $8,550

-or-

If student is married and spouse is not in college = $13,710

-or-

Enter amount from budget table based on family size/marital status: = $_____

12. Total Allowances

Add lines 4 through 11 = $_____

13. Available/Discretionary Income

Subtract Line 12 from Line 3 (may be negative) = $_____

14. Contribution from Income

If school did not elect to override contribution table with percentage in option 5,
Use 50% below, otherwise use the school specified percentage below.

Multiply that percentage by Line 13, divide by student's number of family members
In college, and use the larger of that figure and the minimum student contribution. = $_____
(zero if negative)

15. Cash & Bank Accounts

Cash, savings and checking account value = $_____

16. Home Equity

Home value less debt (zero if negative) = $_____

17. Other Real Estate and Investments Equity

Other real estate value less debt (zero if negative)	$_____
Investments value less debt (zero if negative)	+ $_____
Vested trust funds value	+ $_____
Other assets value less debt (zero if negative)	+ $_____
.75 x IRA value	+ $_____
.75 x Keogh value	+ $_____
.75 x Other retirement value	+ $_____
Total	= $_____

18. Adjusted Business/Farm Net Worth

Business value less debt (zero if negative)	$_____
Farm value less debt (zero if negative)	+ $_____
(Note: exclude farm equity if family lives on farm; exclude business equity if small family-owned business)	
Total	= $_____
Use Business/Farm equity in Table 5, use computed value	= $_____

19. Net Worth

Sum of lines 15 through 18 = $_____

20. Asset Protection Allowance (skip if school excludes this allowance in calculation option 3)

Table 4, using age of student and student's marital status = $_____

21. Discretionary Net Worth - Subtract Line 20 from Line 19 (may be negative) **= $**_____

22. Conversion Percentage

Enter 20%, or School Specified Percentage _____%

-or-

If school elects calculation option 2, use 100% divided by years to graduation _____%

23. Income Supplement – Line 21 x Line 22 (zero if negative) = $_____

Need Access Calculation Worksheets

24. Contribution from Assets

Divide Line 23 by number of student's family members in college = $_____

25. Adjusted Available Income (AAI) - (not applicable)

26. Contribution from AAI - (not applicable)

27. 9-Month Contribution for Student

Add Line 14 and Line 24 = $_____
(If result is greater than $99,999, set it to $99,999)

28. 12-Month Contribution for Student – same as 9-month contribution

Need Access Calculation Worksheets

Worksheet #6: 2011-2012 Student's Analysis: Need Access Methodology
Independent Students with Dependents Other than a Spouse

Line #	Item	Regular
	Income	
1	Adjusted Gross Income/Taxable Income	$
2	Untaxed Income and Benefits	+ $
3	Total Income (Line 1 + Line 2 minus 2011 Income Exclusions)	= $
	Taxes	
4	U.S. Income Tax	$
5	FICA Tax	+ $
6	State and Other Taxes (Use line 3 for Income Level in Table 2)	+ $
	Allowances	
7	Medical/Dental Expenses	+ $
8	Elementary and Secondary School Tuition Paid	+ $
9	Employment Allowance	+ $
10	Summer Living Allowance	+ $
11	Income Protection Allowance (Table 3)	+ $
12	Total Allowances (sum of lines 4 through 11)	= $
13	Available/Discretionary Income (Line 3 – Line 12: may be negative)	$
14	Contribution from Income (zero if negative)	= $
	Assets	
15	Cash and Bank Accounts	$
16	Home Equity	+ $
17	Other Real Estate and Investments Equity (zero if negative)	+ $
18	Adjusted Business/Farm Net Worth (Table 5: zero if negative)	+ $
19	Net Worth (sum of lines 15 through 18)	= $
20	Asset Protection Allowance (Table 4)	- $
21	Discretionary Net Worth (Line 19 – Line 20: may be negative)	= $
22	Conversion Percentage	%
23	Income Supplement (Line 21 x Line 22: may be negative)	$
24	Contribution from Assets (zero if negative)	= $
	Federal Contribution	
25	Adjusted Available Income (AAI)	$
26	Contribution from AAI	$
27	9-month Contribution to Student	$
28	12-month Contribution to Student	$

Worksheet #6: 2011-2012 Student's Analysis: Need Access Methodology

Independent Students with Dependents Other than a Spouse

The Need Access student methodology uses projected (academic year) income. The school can elect to use various alternative need analysis calculation options.

1. Adjusted Gross Income/Taxable Income (projected-year income)

Student's income from work, summer	$_____
Student's income from work, academic year	+ $_____
Spouse's income from work, summer	+ $_____
Spouse's income from work, academic year	+ $_____
Student's and Spouse's other taxable income, summer	+ $_____
Student's and Spouse's other taxable income, academic year	+ $_____
Total	= $_____

2. Untaxed Income & Benefits

Student's and Spouse's untaxed income and benefits, summer	$_____
Student's and Spouse's untaxed income and benefits, academic year	+ $_____
Total	= $_____

3. Total Income

Preliminary Total Income (Line 1 + Line 2)	$_____
Subtract 2011 income exclusions (child support + living Allowance + financial aid reported as income)	- $_____
Total Income (zero if negative)	= $_____

4. U.S. Income Tax

Compute tax using Line 1 in Table 1, with 2011 itemized deductions, or Standard deductions, whichever is higher, and 2011 number of exemptions.	= $_____

5. FICA Tax

(Note: Student's earned income in this analysis is the total of the student's income from work for the summer and upcoming academic year – questions 5a and 5b.)
If student's earned income is greater than 0, compute student's FICA as .0765 x income up to $106,800, plus .0145 x income above $106,800. $_____
If student's earned income is less than or equal to zero, student's FICA is zero.

(Note: Spouse's earned income in this analysis is the total of the spouse's income from work for the summer and upcoming academic year – questions 5c and 5d.)
If spouse's earned income is greater than 0, compute spouse's FICA as .0765 x income up to $106,800, plus .0145 x income above $106,800. = $_____
If spouse's earned income is less than or equal to zero, spouse's FICA is zero.

Total = $_____

6. State & Other Taxes

Table 2, using Line 3 and student's state of legal residence = $_____

7. Medical & Dental

Medical/Dental expenses in excess of 5% of total income (Line 3) = $_____

8. Tuition Paid

Elementary/Secondary tuition paid, maximum of $7,700 x number of children's tuition = $_____

9. Employment Allowance (note: use zero if school selected calculation option 1)

If student is married and both have an earned income greater than zero, 35% x $_____
multiply the lower income by 35%, maximum of $3,500 = $_____

-or-

If student married and only one has an earned income greater than zero = $ 0

-or-

If student is unmarried, multiply student's earned income by
35%, maximum of $3,500 35% x $_____
= $_____

10. Summer Living Allowance (note: use zero if school does not make this allowance)

Step 1. Enter school amount based on family size/marital status: = $_____
Step 2. Enter student's reported summer expenses for 2011 = $_____
Step 3. Enter lower of the amounts in Step 1 and Step 2 = $_____

11. Income Protection Allowance (IPA)

From Table 3, using number of family members in parents' household, and
Number of parents' family members in college. = $_____

-or-

Enter amount from budget table based on family size/marital status: = $_____

12. Total Allowances

Add lines 4 through 11 = $_____

13. Available/Discretionary Income

Subtract Line 12 from Line 3 (may be negative) = $_____

14. Contribution from Income

If school did not elect to override contribution table with percentage in option 5,
skip this line now, as it will be determined in Line 26 below.

Otherwise, multiply that percentage by Line 13, and use the larger of that figure and
The minimum student contribution. (zero if negative) = $_____

Need Access Calculation Worksheets

15. Cash & Bank Accounts

Cash, savings and checking account value = $_____

16. Home Equity

Home value less debt (zero if negative) = $_____

17. Other Real Estate and Investments Equity

Other real estate value less debt (zero if negative) $_____
Investments value less debt (zero if negative) + $_____
Vested trust funds value + $_____
Other assets value less debt (zero if negative) + $_____
.75 x IRA value + $_____
.75 x Keogh value + $_____
.75 x Other retirement value + $_____

Total = $_____

18. Adjusted Business/Farm Net Worth

Business value less debt (zero if negative) $_____
Farm value less debt (zero if negative) + $_____
(Note: exclude farm equity if family lives on farm;
exclude business equity if small family-owned business)

Total = $_____

Use Business/Farm equity in Table 5, use computed value = $_____

19. Net Worth

Sum of lines 15 through 18 = $_____

20. Asset Protection Allowance (skip if school excludes this allowance in calculation option 3)

Table 4, using age of student and student's marital status = $_____

21. Discretionary Net Worth - Subtract Line 20 from Line 19 (may be negative) **= $**_____

22. Conversion Percentage

Enter 7%, or School Specified Percentage _____%
-or-
If school elects calculation option 2, use 100% divided by years to graduation _____%

23. Income Supplement – Line 21 x Line 22 = $_____

Worksheet 6: 2011-2012 Student's Analysis – Need Access Page 3

24. Contribution from Assets

Use Line 23 and Table 6 (zero if negative)
(i.e., use Income Supplement in table 6 as though it were the AAI)
Divide result by student's family members in college = $_____

-or-

If school elected calculation option 4, use Line 23 and Table 8 (zero if negative)
Divide result by student's family members in college = $_____

25. Adjusted Available Income (AAI)

Add Line 13 and Line 23 (may be negative) = $_____

26. Contribution from AAI

Use Line 25 in Table 6 (zero if negative)
Divide result by student's family members in college = $_____

-or-

If school selects Calculation Option 5, use revised Percentage Amount
Divide result by student's family members in college = $_____

Set line 14 equal to line 26 less line 24 (zero if negative)

27. Estimated Access Methodology 9-Month Contribution for Student

Sum of lines 14 and 24 = $_____
(If result is greater than $99,999, set it to $99,999)

28. Estimated Access Methodology 12-Month Contribution for Student – same as 9-month contribution

Need Access Calculation Worksheets

2011-2012 Incremental Monthly Contribution Calculations for Parents and Students

Parent's Estimated Federal Incremental Monthly Contribution Calculation	
Student enrolled less than 9 months	
9-month contribution for student (Worksheet 1, Line 27)	**$**
Incremental Monthly Contribution (Divide by 9)	$
Total Contribution – Multiply by number of months enrolled	$
Student enrolled more than 9 months	
12-month contribution for student (Worksheet 1, Line 28)	$
9-month contribution for student (Worksheet 1, Line 27)	$
Difference between 12-month and 9-month contributions	$
Incremental Monthly Contribution (Divide by 3)	$
Multiply Incremental Monthly Contribution by number of months enrolled in excess of 9	$
Add 9-month contribution for student	$
Parents' Need Access Analysis Incremental Monthly Contribution Calculations	
Student enrolled less than 9 months	
9-month contribution for student (Worksheet 2, Line 27)	$
Incremental Monthly Contribution (Divide by 9)	$
Total Contribution – Multiply by number of months enrolled	$
Student enrolled more than 9 months	
12-month contribution for student (Worksheet 2, Line 28)	$
9-month contribution for student (Worksheet 2, Line 27)	$
Difference between 12-month and 9-month contributions	$
Incremental Monthly Contribution (Divide by 3)	$
Multiply Incremental Monthly Contribution by number of months enrolled in excess of 9	$
Add 9-month contribution for student	$
Student's Estimated Federal Incremental Monthly Contribution Calculations	
Student enrolled less than 9 months	
9-month contribution for student (Worksheet 3 or 4, Line 27)	$
Incremental Monthly Contribution (Divide by 9)	$
Total Contribution – Multiply by number of months enrolled	$
Student enrolled more than 9 months	
Same as 9-Month contribution (Worksheet 3 or 4, Line 27)	$
Student's Need Access Incremental Monthly Contribution Calculations	
Student enrolled less than 9 months	
9-month contribution for student (Worksheet 5 or 6, Line 27)	$
Incremental Monthly Contribution (Divide by 9)	$
Total Contribution – Multiply by number of months enrolled	$
Student enrolled more than 9 months	
Same as 9-Month contribution (Worksheet 5 or 6, Line 27)	$

needaccess® Student Information Worksheet Instructions

accessgroup®

Following are the instructions for completing the Student Information Worksheet:

STUDENT'S INFORMATION

1a-h. Student's Name and Address:
Enter the student's name and home address. In the space for state code, please use the US Postal Service Abbreviation for the state. If you are an international student, please enter your country of origin.

1i. Student's Phone Number:
Enter the phone number for the phone where you may be reached during the weeks after you send in this application. This phone number will only be used to contact you if there are questions about your application.

1j. Student's E-Mail Address:
Enter the student's e-mail address, if applicable.

1k. Student's Social Security Number:
Enter the student's social security number.

1m. Student's Date of Birth:
Enter the student's date of birth.

1n. Student's State of Legal Residence:
Enter the US Postal Service Abbreviation for your state/country of legal residence. Residency (domicile) is your true, fixed, and permanent home. If you moved into a state for the sole purpose of attending a college, don't count that state as your legal residence.

STUDENT'S ACADEMIC PLANS AND HOUSEHOLD INFORMATION

2a. Student's Degree Objective:
From the table listed here, enter the number of the entry which best describes this student's degree objective.

1) MA, MS, etc.
2) Ph.D., Ed.D., etc.
3) MBA
4) JD
5) M.D., DDS, D.M.D., D.V.M., DO
6) M. Divinity
7) Other

2b. Primary Care Objective:
Enter the number corresponding to the answer to the following question: If studying for MD, DO, D.M.D., or DDS degree, does the student plan to practice in primary health care or general dentistry? (1=Yes, 2=No)

2d. Year in School
From the table listed here, enter the number of the entry corresponding to the student's year in school during the period July 1, 2011 to June 30, 2012:

1) First or Beginning Year
2) Second Year
3) Third Year
4) Fourth Year
5) Fifth Year
6) Sixth Year and Beyond

2f. U.S. Citizenship Status:
Enter the number below corresponding to the student's citizenship status:

1) U.S. Citizen or U.S. National
2) U.S. Permanent Resident or Eligible Non-citizen
3) On Student or Exchange Visa
4) Other

2fa. Alien Registration #/Visa Status:
If you are a U.S. permanent resident or other eligible non-citizen, enter your alien registration number here. If you are on a student or exchange visa, enter the visa classification here (J1, J2, F1, F4, or G).

2h. Last Year Student Claimed by Parents:
Enter the year the student was claimed by parents as a U.S. income tax exemption.

2k. Student's Marital Status:
Select the student's marital status. Select "Unmarried" if the student is single and will not be married by June 1, 2012:

1) Currently married
2) Unmarried
3) Unmarried, but will be married by 6/1/2012
4) Separated
5) Divorced/widowed

2m. Marriage Date:
Enter the date of the student's marriage, or date student was separated, divorced or widowed.

2n. Spouse in College or Graduate/Professional School in 2011-2012:
Enter the number corresponding to the answer to the following question: Will the spouse be a student during the 2011-2012 academic year? (1=Yes, Full-time, 2=Yes, at least half-time, 3=No)

2o. Student/Spouse in Separate Households in 2011-2012:
Enter the number corresponding to the answer to the following questions: Will the student and spouse maintain separate households during the 2011-2012 academic year? (1=Yes, 2=No)

2p. Number of Members in Student/Spouse Household:
Enter the total number of members in the student's/spouse's household, including the student (and spouse).

For example: Enter 1 for student, no spouse or other household members
Enter 2 for student and spouse, no other members
Enter 4 for student, spouse, and 2 children living at home

A member of the student's/spouse's household is a person that the student (and/or spouse) will support between July 1, 2011 and June 30, 2012. The student and spouse, if any, should be included. Children of student (and/or spouse) should be included only if they get more than half of their support from the student (and/or spouse). Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.
Other people should be included only if they meet the following criteria:

- They live with the student (and spouse) now, AND
- They get more than half their support from the student (and spouse), AND
- They will continue to get this support between 7/1/11 and 6/30/12.

2q. Number of Student Household Members in College in 2011-2012:
Enter the number of people in the student's household who will be attending college, graduate/professional, or other school beyond high school level between July 1, 2011 and June 30, 2012. Always include the student applicant. Include the spouse and other household members only if they will be enrolled for at least 6 credit hours in at least one term. If the school uses clock hours, include only students attending at least 12 clock hours per week.

Include only students who are working toward a degree or certification leading to a recognized education credential at a college that is eligible to participate in any of the federal student aid programs.

2r. Release of financial data to parents?
If your parents discuss the financial aid application with the school's financial aid officer, do you authorize the officer to disclose your information to your parents? (1=Yes, 2=No)

2t. Received need-based aid in 2010?
Did you receive aid during 2010 from any of the following programs? (1=Yes, 2=No)

Supplemental Security Income Program (SSI)
Food Stamp Program
Free or Reduced Price School Lunch Program
Temporary Assistance for Needy Families (TANF)
Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Job situations:

You have lost your job
You have been laid off from your job
You are receiving unemployment benefits due to being laid off or losing your job
You are self-employed but unemployed due to economic conditions or a natural disaster

2z. Income from non-U.S. sources in 2010?
Are you a non-U.S. citizen whose income in 2010 came primarily from non-U.S. sources? (1=Yes, 2=No)

STUDENT'S (AND SPOUSE'S) ANNUAL INCOME AND EXPENSES

All of the instructions in this section cover the actual (if available) or estimated information for 2010, and the estimated information for 2011. Students/spouses are to fill in both columns of data.

All dollar amounts in this section are to be entered in whole dollars only, and are to cover the one-year period listed at the top of each column. Don't leave any answers blank. If the answer for a question is 'zero,' enter the number '0'.

3, 4a. Source of U.S. Tax Figures:
For each year, enter the number from the following list corresponding to the source of the tax figure:

1) A completed IRS Form 1040A or 1040EZ
2) A completed IRS Form 1040
3) An estimated IRS Form 1040A or 1040EZ
4) An estimated IRS Form 1040
5) A tax return will not be filed
6) A completed IRS Form 1040NR (Non Resident)
7) An estimated IRS Form 1040NR (Non Resident)

(If the answer is 5, no entry should be made for the following items: Number of Exemptions, Adjusted Gross Income, U.S. Income Tax Paid, and Itemized Deductions.)

3, 4b. Number of Exemptions:
Enter the number of exemptions claimed on U.S. income tax form:

- IRS Form 1040 line 6d, or
- IRS Form 1040A line 6d, or
- IRS Form 1040EZ, (if you checked 'yes' on Form 1040EZ line 5, use the 1040EZ worksheet to determine the number of exemptions. If you checked 'no', enter '01' if you are single or '02' if you are married.

3, 4c. Adjusted Gross Income:
Enter the Adjusted Gross Income amount from:

- IRS Form 1040 line 37, or
- IRS Form 1040A line 21, or
- IRS Form 1040EZ line 4.

3, 4d. Itemized Deductions:
Enter the amount from Form 1040, Schedule A, line 29. If deductions were not itemized or if a Form 1040A or 1040EZ was filed, enter '0'. (Business or farm owners should not use any amounts from Schedules C or F.)

3, 4e. U.S. Income Tax Paid:
Enter the amount of U.S. income tax paid from:

- IRS Form 1040 line 55, or
- IRS Form 1040A line 35, or
- IRS Form 1040EZ line 11.

Do not include any FICA, self-employment, or other taxes. Do not copy the amount of "federal income tax withheld" from a W-2 form.

3, 4f. Student's Earned Income from Work:
Enter the amount of income earned from work by the student. Include wages, salaries, tips, and bonuses. Include any self-employment or farm earnings. Enter the amount earned before any taxes are deducted. Do not include any amount from work-study.

3, 4g. Spouse's Earned Income from Work:
Enter the amount of income earned from work by the spouse. Include wages, salaries, tips, and bonuses. Include any self-employment or farm earnings. Enter the amount earned before any taxes are deducted. Do not include any amount from work-study.

3, 4h. Interest Income:
Enter the amount of interest income received from:

- IRS Form 1040 line 8a, or
- IRS Form 1040A line 8a, or
- IRS Form 1040EZ line 2.

3, 4i. Dividend Income:
Enter the amount of dividend income received from:

- IRS Form 1040 line 9a, or
- IRS Form 1040A line 9a.

3, 4j. Other Taxable Income:
Enter the total amount of other taxable income reported on IRS Form 1040 or 1040NR. Include alimony received, business and farm income, capital gains, pensions, annuities, rents, unemployment compensation, and social security.

3, 4k. Earned Income Credit:
Enter the amount of earned income credit from IRS Form 1040 line 64a, or 1040A line 41a, or 1040EZ line 9a.

3, 4m. Social Security Benefits:
Enter the amount of untaxed social security benefits (including Supplemental Security Income). Do not include any benefits included under "Adjusted Gross Income" above. Write in the total for the year, not the monthly amounts. Include any amounts for children.

3, 4n. AFDC:
Enter the amount of benefits from received in 2010 from Aid to Families with Dependent Children or Temporary Assistance for Needy Families. (These are usually called AFDC, ADC or TANF benefits.)

3, 4o. Child Support Received:
Enter the amount of child support received for all children.

3, 4p. Other Untaxed Income/Benefits:
Enter the total amount of untaxed income and benefits. Include the following items:

- Deductible IRA and/or Keogh payments from IRS Form 1040, total of lines 28 and 32, or 1040A line 17.
- Untaxed portions of pensions from:
  - IRS Form 1040 lines 15a minus 15b and 16a minus 16b, or
  - IRS Form 1040A lines 11a minus 11b and 12a minus 12b.
- Credit for federal tax on special fuels from IRS form 4136.
- Housing, food and other living allowances (excluding rent subsidies for low-income housing) paid to members of the military, clergy and others, including cash payments and cash value of benefits.
- Contributions to tax-deferred pension and savings plans (paid directly or withheld from earnings). Included untaxed portions of 401(k) and 403(b). (Check your W-2.)
- Veterans non-educational benefits, such as Death Pension, Dependency & Indemnity Compensation (DIC), etc.
- Foreign income exclusion from IRS Form 2555.
- Tax exempt interest income from IRS Form 1040 line 8b or 1040A line 8b.
- Welfare benefits (except AFDC/ADC/TANF).
- Workers Compensation.
- Cash support or other money paid on the student's behalf, not reported elsewhere in this application.
- Any other untaxed income and benefits, such as Black Lung Benefits, Refugee Assistance, untaxed portions of Railroad Retirement Benefits, or Job Training Partnership Act non-educational benefits.
- Additional child tax credit from IRS From 1040 line 68 or 1040A line 41.

Do not include any of the following items:

- Social Security Benefits.
- Aid to Families with Dependent Children (AFDC/ADC/TANF).
- Child support received.
- Any income reported elsewhere in this application.
- Money from student financial aid.
- Veterans educational benefits (VA Vocational Rehabilitation Program, VEAP benefits, Dependent Educational Assistance Program Benefits, GI Bill, etc.)
- Food Stamps.
- Rollover pensions.
- Payments received from states for foster care and adoption assistance under Title IV-A or IV-E of the Social Security Act.
- Gifts and support, other than money, received from friends and relatives.

3, 4q. Medical/Dental Expenses:
Enter the total amount for medical and dental expenses (including insurance premiums). Do not include amounts covered by insurance, your company medical reimbursement account (flexible spending account), or self-employed health deductions from IRS form 1040. If deductions are itemized on the U.S. income tax return, enter the amount from IRS form 1040, Schedule A, line 1.

3, 4r. Elementary/Junior High/High School Tuition:
Enter the total amount of tuition paid for elementary, junior high, and high school tuition for all children. (Tuition does not include room, board, books, transportation, etc.) Do not include any tuition paid for preschool or college. Do not include tuition paid for by scholarships. Do not include any tuition paid for the applicant.

3, 4s. Number of Children Tuition Paid for:
Enter the number of dependent children for whom the above tuition is paid.

INCOME EXCLUSIONS

3, 4t. Child Support Paid by Student (and Spouse):
Enter the amount of child support paid in 2010 by the student and/or spouse, and the expected amount for 2011.

3, 4u. Education Credits Received by Student (and Spouse):
Enter the amount of education credits (Hope and Lifetime Learning Tax Credit) received by the student and/or spouse in 2010, and the expected amount for 2011, from IRS form 1040 line 49, or IRS form 1040A line 31.

3, 4v. Taxable Income Exclusion – 2010
Enter the amount of Educational Financial Aid you received in 2010, ONLY IF IT WAS INCLUDED in any of the above entries, such as Adjusted Gross Income, Earned Income, or Other Taxable Income. (May include earnings from Federal Work-Study, teaching/research assistantships, or other need-based work programs, and grant and scholarship aid in excess of tuition, fees, books, and supplies.) Include any combat pay received (from W-2, box 12, Code Q).

STUDENT'S (AND SPOUSE'S) PROJECTED YEAR INCOME AND EXPENSES

5a-b. Student's Income from Work:
Enter the total amount of income that the student expects to earn from work during each time period listed. Include all wages, salaries, tips and bonuses. Include any self-employment or farm earnings. Enter the amount earned before any taxes are deducted. Do not include any amount from federal work-study.

5c-d. Spouse's Income from Work:
Enter the total amount of income that the spouse expects to earn from work during each time period listed. Include all wages, salaries, tips and bonuses. Include any self-employment or farm wages. Enter the amount earned before any taxes are deducted. Do not include any amount from federal work-study.

5e-f. Other Taxable Income:
Enter the total amount of other taxable income that the student (and spouse) expects to receive during each time period listed. Include interest and dividend income, alimony received, business and farm income, capital gains, pensions, annuities, rents, unemployment compensation and social security.

5g-h. Untaxed Income and Benefits:
Enter the total amount of untaxed income and benefits that the student (and spouse) expects to receive during each time period listed. Refer to the instructions above in the annual section to determine the items to include and exclude from this category, except INCLUDE here:

- Untaxed social security benefits.
- Aid to Families with Dependent Children (AFDC or ADS).
- Child support received.

5i-j. Childcare Expenses:
Enter the amount the student will pay for childcare during each time period listed. Itemize expenses and provide the name and address of the care provider in the Special Circumstances section – Question 29.

5k-n. Student's/Spouse's Unusual Expenses:
Enter the nature and amounts of any unusual expenses the student (and spouse) will incur during the time periods listed. Include expenses such as alimony, relocation expenses and legal fees. If you need more room for your explanation, use the Special Circumstances section – Question 29.

5o. Monthly Rent/Mortgage Amount:
Enter the amount of the student's (and spouse's) current monthly rent or mortgage payment.

5p. Local Income and Property Taxes:
Enter the total amount of local income and property taxes paid during 2010.

5q-r. Student's (and Spouse's) Summer Expenses:
Enter three months summer living and other expenses for the student and for the spouse if the student is married.

5s. Student/Spouse Owns or Leases a Vehicle?:
Enter the number corresponding to the answer to the following questions: Do(es) the student (and spouse) own or lease a vehicle? (1=Own, 2=Lease, 3=Own/Lease, 4=None)

5t-y. Year/Make/Model:
Enter the vehicle year, make and model for up to two vehicles. If more than two vehicles are owned/leased, list the more expensive ones.

STUDENT'S (AND SPOUSE'S) ASSETS

6a. Cash, Savings and Checking Accounts:
Enter the amount of money in cash, savings and checking accounts as of today.

6b. Home Value:
Enter the current value of the home. Use the price that would be placed on the home if it went on sale today. Do not use assessed, insured or tax value. A "home" includes a house, mobile home, condominium, etc. Renters, enter '0'.

6c. Home Debt:
Enter the amount currently owed on the home, including the present mortgage and related debts on the home. Do not include interest due on the mortgage. Check with the mortgage company if unsure of the amount owed.

6d. Year of Home Purchased:
If the student (and spouse) own(s) a home, enter the year in which the home was purchased.

6e. Home Purchase Price: Enter original purchase price of the home.

6f. Other Real Estate Value:
Enter the current value of other real estate (including rental property, land, second or summer homes, etc.)

6g. Other Real Estate Debt:
Enter the amount currently owed on other real estate.

6h. Business Value:
If the student (and spouse) own(s) a business, enter the current value of the business. Include the value of land, buildings, machinery, inventory and equipment. If the student (and spouse) is (are) not the sole owner(s), enter only the student's (and spouse's) share of the business value.

6i. Business Debt:

Enter the amount currently owed on the business. Include only the present mortgage and related debts for which the business is being used as collateral. If the student (and spouse) is (are) not the sole owner(s), enter only the student's (and spouse's) share of the business debt.

6ia. Small Family-Run Business:
Is the business which is listed here operated by your family, AND does it have fewer than 100 employees? (1=Yes, 2=No)

6j. Farm Value:
If the student (and spouse) own(s) a farm, enter the current value of the farm. Include the value of buildings, machinery, equipment, livestock, inventories, etc. Do not include the value of the home in this question. (Give home value above.) If the student (and spouse) is (are) not the sole owner(s), enter only the student's (and spouse's) share of the farm value.

6k. Farm Debt:
Enter the amount currently owed on the farm. Include only the present mortgage and related debts for which the farm is being used as collateral. If the student (and spouse) is (are) not the sole owner(s), enter only the student's (and spouse's) shared of the farm debt.

6m. Family Lives on Farm:
Enter the number corresponding to the answer to the question: Is student's family living on the farm? (1=Yes, 2=No)

6n. Stocks, Bonds, Etc. Value:
Enter the current value of investments such as certificates of deposit, money market funds, mutual funds, stocks, bonds, other security, installment and land sale contracts (including mortgages held), commodities, precious metals, etc. Do not include any amount of these investments held in retirement plans, such as pension funds, annuities, IRA's, Keogh accounts, etc.

6o. Stocks, Bonds, Etc. Debt:
Enter any amount owed on these investments. Do not include any personal or consumer loans, or any debts that are not related to the assets included here. Do not include any educational loans.

6p. Contingent Trust Funds:
Enter the current value of any contingent (currently inaccessible) trust funds of which the student (and/or spouse) is the beneficiary.

6q. Vested Trust Funds:
Enter the current value of any vested (accessible) trust funds of which the student (and/or spouse) is the beneficiary.

6u. Retirement Account Value:
Enter the estimated value of student's (and spouse's) traditional IRA, Keogh and Roth account(s). Include employee based, tax deferred pension and savings plans such as 401(k), 403(b) and 457 plans.

6r-t. Other Assets:
Enter the value and debt of any other student (spouse's) assets not included above.

6x. Cash, Savings, Checking – Projected Balance on 9/1/11:
Enter the best estimate of the amount of money that will be in the student's (and spouse's) cash, savings and checking accounts as of September 1, 2011.

STUDENT'S (AND SPOUSE'S) EDUCATION LOAN AND OTHER DEBT

7a. Student's Education Loans: Federal Loans
Include the total amounts for the following categories:

- Federal Perkins Loans (formerly NDSL)
- Federal Stafford Loans
- Federal Supplemental Loans (SLS)
- Graduate PLUS Loans
- HPSL or PCL Loans (Health Professions Student Loans or Primary Care Loan)
- HEAL Loans (Health Education Assistance Loans)
- Federal Consolidation Loans

7b. Private/Alternative Loans:
Enter the total principal amount of any private/alternative loans borrowed to finance your education.

7c. Other Education Loans:
Enter the total principal amount of any education loans borrowed from other sources, such as loans from the school, parents or relatives.

7r-s. Spouse's Education Loans:
Enter the total amounts owed and to be repaid for all of the above type of education loans owed by the spouse.

8a-b. Student/Spouse's Credit Card:
Enter the amount of credit card debt owed and debt to be repaid.

8c-d. Auto Loan:
Enter the amount of auto loan debt owed and debt to be repaid.

8e-f. Other Non-education:
Enter the amount of non-education debt, other than credit card and auto loan debt.

STUDENT'S (AND SPOUSE'S) HOUSEHOLD INFORMATION

This section asks questions about members of the student's/spouse's household. Information on the student applicant is listed first, followed by up to eight household members, each in one of the columns provided (two sections of four columns each).

A member of the student's/spouse's household is a person that the student (and spouse) will support between July 1, 2011 and June 30, 2012. Children of student (and spouse) should be included only if they get more than half of their support from the student (and spouse). A spouse should be included.

Other people should be included only if they meet the following criteria:

- They live with the student (and spouse) now, AND
- They get more than half their support from the student (and spouse), AND
- They will continue to get this support between 7/1/11 and 6/30/12.

Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.

STUDENT APPLICANT INFORMATION

10h. Present School/College/Educational Institution:
Enter the name of the educational institution the student applicant attended in 2010-2011. If applicant did not attend an educational institution, leave this entry blank.

10i. Tuition/Fees/Room & Board in 2010-2011:
Enter the educational expenses, including tuition, fees and room and board for the student applicant in 2010-2011. If none, enter "0".

10j. Scholarships or Gift Aid in 2010-2011:
Enter the amount of any financial aid received in the form of scholarships or gift aid by the student applicant in 2010-2011. If none, enter "0".

10k. Loans and Employment in 2010-2011:
Enter the amount of any financial aid received in the form of loans or employment by the student applicant in 2010-2011. If none, enter "0".

10m. Financial Assistance Received from Parents – Last Year in College:
Enter the amount of any educational financial assistance received by the student applicant from the parents for the most recent year that the student attended college. Please response to this item even if several years have passed since the student attended college.

STUDENT'S OTHER HOUSEHOLD MEMBERS

11-18a. Name:
Enter the name of the student's/spouse's household member.

11-18b. Age:
Enter the age of the student's/spouse's household member as of today.

11-18c. Relationship:
From the table listed here, enter the number of the entry which best describes the household member's relationship to the student.

1) Student's parent/stepparent	4) Student's son/daughter
2) Student's brother/sister	5) Student's grandparent
3) Student's spouse	6) Other

Need Access Information Worksheets and Instructions

STUDENT'S (AND SPOUSE'S) EMPLOYMENT HISTORY

This section contains two columns of entries, one for the student and one for the student's spouse (or prospective spouse). It further contains four identical sections, each for a separate time period. In these questions "summer" refers to the three months preceding the start of classes in the fall, while "2010-2011" and "2011-2012" refers to the 9 months following the start of classes in the fall. For each of these, the following instructions apply:

If the student (or spouse) was not employed for a given time period, leave the entries for that time period blank.

20, 21i, n. Employer:
Enter the name of the student's or spouse's employer.

20, 21j,o. Type of Work:
Enter the type of work the student or spouse performed.

20, 21k,p. Number of Week Employed:
Enter the number of weeks the student or spouse was employed.

20, 21m,q. Weekly Earnings:
Enter the weekly wages, salaries, and tip earned by the student or spouse.

STUDENT'S EDUCATIONAL HISTORY

22a-n. Number of Educational Institutions Attended (Post High School):
Enter the number of previous undergraduate and graduate or professional educational institutions attended by the student.

For each previously attended institution, enter in the space provided the institution name, the dates of attendance and the degree awarded, if any.

STUDENT'S FINANCIAL AID HISTORY

23a-b. Undergraduate Financial Aid;
Enter the total amount of financial aid received by the applicant in the form of grants, (including scholarships, prizes and fellowships any Federal Work-Study amounts), and loans during the applicant's undergraduate studies.

23c-d. Previous Graduate Degree:
If you have previously engaged in graduate studies, other than the program to which you are now applying for financial aid, enter the total amount of financial aid received by the applicant in the form of grants, (including scholarships, prizes and fellowships, and any Federal Work-Study amounts), and loans during those previous graduate studies.

23e.-f. Graduate Financial Aid:
(These questions apply only to the program for which the student is now applying for financial aid.)

For each time period listed, enter the amount of financial aid received by the student applicant in the form of grants, (including scholarships, prizes and fellowships, and any Federal Work-Study amounts), and loans.

23p. Student Default on Loans?
Is the student currently in default on any federal student loans?

23q. Explanation of Default:
Enter an explanation for being in default on the federal loan.

SPOUSE'S EDUCATION AND FINANCIAL AID

If the student applicant is married, this section should be completed. Otherwise it should be left blank.

24a. Spouse's Name:
Enter the name of the spouse.

24c. Spouse's Age:
Enter the age of the spouse as of today.

Answer the following if the spouse will be enrolled at least half-time in 2011-2012:

24d. Type of School:
Enter the number corresponding to the type of institution that the spouse will be attending in 2011-2012. (1=Undergraduate, 2=Graduate/Professional)

24e. Institution Name:
Enter the name of the institution the spouse will be attending in 2011-2012.

24f. Location of the Institution:
Enter the US Postal Service abbreviation for the state in which the educational institution is located.

24g Estimated Tuition for 2011-2012:
Enter the amount of tuition the spouse will be charged.

24h. Spouse's Year in School in 2011-2012:
Enter a number from 1 to 7, indicating the spouse's year in school during the 2011-2012 academic year. (1=freshman, 2=sophomore, 3=junior, 4=senior, 5=fifth year graduate, etc.)

24i. Spouse Applied for Financial Aid for 2011-2012:
Enter the number corresponding to the answer to the following questions: Has the spouse applied for financial aid during the 2011-2012 academic year? (1=Yes, 2=No)

24j. Status of Grants for 2011-2012:
Enter the number corresponding to the answer to the following questions: What is the status of the spouse's financial aid in the form of grants for the 2011-2012 academic year? (1=Granted, 2=Pending, 3=None)

24k. Amount of Grants for 2011-2012:
If the spouse has grants pending or granted, enter the amount of grants here.

24m. Status of Loans for 2011-2012:
Enter the number corresponding to the answer to the following questions: What is the status of the spouse's financial aid in the form of loans for the 2011-2012 academic year? (1=Granted, 2=Pending, 3=None)

24n. Amount of Loans for 2011-2012:
If the spouse has loans pending or granted, enter the amount of loans here.

24o. Last Degree Awarded to Spouse:
Enter the last degree (beyond high school) earned by the student's spouse.

24p. Dates Attended for Last Degree:
Enter the dates of attendance for the last degree earned by the student's spouse.

24q. Major Field of Spouse's Last Degree:
Enter the major field for the last degree earned by the student's spouse.

STUDENT'S (AND SPOUSE'S) OTHER FINANCIAL ASSISTANCE

25a. Student's (and Spouse's) Other Scholarships/Grants:
Enter the total amount of financial assistance expected from non-federal scholarships, fellowships and grants from organizations or sources other than those designated to receive this statement. (Do not include resources listed elsewhere on this form.) Do not include student loans.

25b. Financial Assistance from Parents for 2010-2011 Year:
Enter the amount of educational financial assistance received from the student's parents for the 2010-2011 academic year.

25bt. Type of Assistance from Parents for the 2010-2011 Year:
For the financial assistance listed in the previous questions, is the assistance in the form of a Gift (does no have to be repaid) or Loan (has to be repaid)? (1=Gift, 2=Loan)

25c. Financial Assistance from Parents for the 2011-2012 Year:
Enter the amount of educational financial assistance expected from the student's parents for the 2011-2012 academic year.

25ct. Type of Assistance:
For the financial assistance listed in the previous questions, is the assistance in the form of a Gift (does no have to be repaid) or Loan (has to be repaid)? (1=Gift, 2=Loan)

25d. Other Financial Assistance for 2010-2011 Year:
Enter the amount of financial assistance received from relatives other than the student's parents, from the spouse's parents, and from all other sources for the 2010-2011 academic year.

25dd. Source of Assistance:
Enter a description of the source of the financial assistance listed in the previous question.

25dt. Type of Assistance:
For the financial assistance listed in the previous questions, is the assistance in the form of a Gift (does no have to be repaid) or Loan (has to be repaid)? (1=Gift, 2=Loan)

25e. Other Financial Assistance for 2011-2012 Year:
Enter the amount of financial assistance expected from relatives other than the student's parents, from the spouse's parents, and from all other sources for the 2011-2012 academic year.

25ed. Source of Assistance:
Enter a description of the source of the financial assistance listed in the previous question.

25et. Type of Assistance:
For the financial assistance listed in the previous questions, is the assistance in the form of a Gift (does no have to be repaid) or Loan (has to be repaid)? (1=Gift, 2=Loan)

PROSPECTIVE SPOUSE'S FINANCIAL INFORMATION

If the student applicant is unmarried and will be married by October 1, 2011, this section should be completed. Otherwise, it should be left blank.

26-a,b. Income from Work:
Enter the total amount of income that the prospective spouse expects to earn from work during each time period listed . Include all wages, salaries, tips and bonuses. Include any self-employment or farm earnings. Enter the amount earned before taxes are deducted. Do not include any amount from Federal Work-Study.

26c. Home Value:
Enter the current market value of the home. Do not use assessed, insured or tax value. A "home" includes a house, mobile home, condominium, etc. Renter, enter "0".

26d. Home Debt:
Enter the amount currently owed on the home, including the present mortgage and related debts on the home. Do not include interest due on the mortgage. Check with the mortgage company if you are unsure of the amount owed.

26e. Year of Home Purchase:
If the prospective spouse owns a home, enter the year in which the home was purchased.

26f. Home Purchase Price:
If the prospective spouse owns a home, enter the original purchase price of the home.

26g. Retirement Account Value:
Enter the estimated value of the prospective spouse's IRA, Keogh, Roth and other retirement account(s), including employer based tax-deferred pension and savings plans such as 401(k), 403(b) and 457 plans.

26j. Cash/Savings/Checking – Projected Balance as of September 1, 2011:
Enter the best estimate of the amount of money that will be in the prospective spouse's cash, savings and checking accounts as of September 1, 2011.

STUDENT'S (AND SPOUSE'S) SPECIAL CIRCUMSTANCES

29. Special Circumstances:
Enter here any explanations of special circumstances that you believe may affect the financial aid decision for this applicant.

needaccess®

access group®

2011 – 2012
Student Information Worksheet

This worksheet is for students who prefer to prepare their financial data on paper before entering the information in the Need Access Application at *www.needaccess.org*. Do not send your worksheet to Access Group.

Be sure to print the **Student Information Worksheet Instructions** that accompany this worksheet.

Student's General Information

1a. Name: _____

1d. Street: _____

City/State/Zip: _____ _____ _____

1h. Country: _____

1i. Phone Number: (_____) _____ – _____

1k. Social Security Number: _____

1m. Date of Birth: _____/_____/_____

1n. State of Legal Residence: _____

1j. E-mail Address: _____

Please insert the appropriate codes to answer the questions below. (These codes are in the Student Information Worksheet Instructions.)

2a. Student's degree objective: _____

2b. Primary health care objective (Yes, No): _____

2d. Year in graduate/professional school: _____

2f. U.S. citizenship status: _____

2fa. Alien registration #/Visa status: _____

2h. Last year student claimed by parent: _____

2k. Student's marital status: _____

2m. If married, marriage date: (Month/Day/Year) _____

2n. Will spouse be a student during the 2011-2012 academic year? _____

2o. Will student and spouse maintain separate households in 2011-2012? _____

2p. Number of members in student's (and spouse's) household: _____

2q. Number in student's household in college in 2011-2012: _____

2r. Release of financial data to parents? _____

2t. Received need-based aid in 2010? _____

2z. Income from non-U.S. sources in 2010? _____

School Names

List below the names of the schools you wish to receive this information:

School: _____

School: _____

School: _____

School: _____

School: _____

School: _____

School: _____

School: _____

School: _____

School: _____

Student's (and Spouse's) Annual Income and Expense Figures

Please complete the table by entering the annual amounts in whole dollars only. Schools may require one or both years of income and expense data.

	2010	2011 (projected)
3,4a. Source of following U.S. Tax Figures:		
Completed 1040A or 1040EZ / Completed 1040 / Estimated 1040A or 1040EZ / Estimated 1040 / Tax return will not be filed / Completed 1040NR / Estimated 1040NR		
3,4b. Number of exemptions:		
3,4c. Adjusted gross income from IRS form:	$	$
3,4d. Itemized deductions (1040 Schedule A):	$	$
3,4e. U.S. income tax paid:	$	$
3,4f. Student's earned income from work:	$	$
3,4g. Spouse's earned income from work:	$	$
3,4h. Interest income:	$	$
3,4i. Dividend income:	$	$
3,4j. Other taxable income:	$	$
Untaxed income and benefits		
3,4k. Earned income credit:	$	$
3,4m. Social Security benefits:	$	$
3,4n. AFDC/TANF:	$	$
3,4o. Child support received:	$	$
3,4p. Other untaxed income/benefits:	$	$
3,4q. Medical/dental expenses:	$	$
3,4r. Elementary/junior high/high school tuition:	$	$
3,4s. Number of children's tuition paid for:		
Income exclusions		
3,4t. Child support paid by you:	$	$
3,4u. Education credits received:	$	$
3,4v. Financial aid reported as income:	$	$

Student's (and Spouse's) Partial Year Income and Expense Figures

Please complete the table by entering the amounts in whole dollars only.

	3-Month Summer 2011	9-Month Academic Year 2011-2012
5a-b. Student's income from work:	$	$
5c-d. Spouse's income from work:	$	$
5e-f. Other taxable income:	$	$
5g-h. Untaxed income and benefits:	$	$
5i-j. Child care expenses:	$	$
5k. Unusual expenses (description):		
5m-n. Unusual expenses (amounts):	$	$
5o. Current rent/mortgage	$	
5p. Local taxes – 2010	$	
5q. Summer expenses – 2010	$	
5r. Summer expenses – 2011	$	

Student's (and Spouse's) Household information

9c. Student/Spouse owns/leases a vehicle: (own, lease, own/lease, none) _____

9d-f. Year: _____ Make: _____ Model: _____

9g-i. Year: _____ Make: _____ Model: _____

Student's (and Spouse's) Assets

Please complete the table by entering the amounts in whole dollars only.

		Value	Debt
6a.	Cash, savings, and checking accounts (today):	$ _____	
6b-c.	Home:	$ _____	$ _____
6d.	If home is owned, year purchased:	_____	
6e.	Home purchase price:	$ _____	
6f-g.	Other real estate:	$ _____	$ _____
6h-i.	Business:	$ _____	$ _____
6ia.	Small family-run business (Yes, No):	_____	
6j-k.	Farm:	$ _____	$ _____
6m.	Family lives on farm (Yes, No):	_____	
6n-o.	Stocks, bonds, etc:	$ _____	$ _____
6p.	Contingent trust funds:	$ _____	
6q.	Vested trust funds:	$ _____	
6u.	Retirement accounts:	$ _____	
6x.	Cash, savings, and checking accounts projected balance as of September 1, 2011:	$ _____	

Student's (and Spouse's) Indebtedness

Please complete the table by entering the amounts in whole dollars only.

		Owed as of 6/1/2011	To be repaid in 2011-2012
Student's Education Loans			
7a.	Federal Loans:	$ _____	
7b.	Private/Alternative Loans:	$ _____	
7c.	Other Education Loans:	$ _____	
7r-s.	Spouse's Education Loans (Total all types):	$ _____	$ _____
Student/Spouse's Non-education Debt			
8a-b.	Credit card debt:	$ _____	$ _____
8c-d.	Auto loan debt:	$ _____	$ _____
8e-f.	Other non-education debt:	$ _____	$ _____

Student's (and Spouse's) Household Information

10h. School/college/educational institution in 2010-2011: _____

10i. Tuition, fees, room & board in 2010-2011: $ _____

10j. Scholarships or gift aid in 2010-2011: $ _____

10k. Loans and employment in 2010-2011: $ _____

10m. Financial assistance received from parents last year: $ _____

Student's Other Household Members

	(11) Member 1	(12) Member 2	(13) Member 3	(14) Member 4
a. Name:				
b. Age:				
c. Relationship:				

	(15) Member 1	(16) Member 2	(17) Member 3	(18) Member 4
a. Name:				
b. Age:				
c. Relationship:				

Student's parent | Student's spouse | Student's grandparent
Student's brother/sister | Student's son/daughter | Other

Student's (and Spouse's) Employment History

	(20) Student Employment	(21) Spouse Employment
3 Months, Summer 2011		
i. Employer:		
j. Type of work:		
k. Number of weeks employed:		
m. Weekly earnings:	$	$
9 Months, Academic Year, 2011-2012		
n. Employer:		
o. Type of work:		
p. Number of weeks employed:		
q. Weekly earnings:	$	$

Student Educational History

22a. Number of educational institutions attended (post high school): _____

22b. Institution 1 name: _____

22c. Dates of attendance: _____ 22d. Degree awarded: _____

22e. Institution 2 name: _____

22f. Dates of attendance: _____ 22g. Degree awarded: _____

22h. Institution 3 name: _____

22i. Dates of attendance: _____ 22j. Degree awarded: _____

22k. Institution 4 name: _____

22m. Dates of attendance: _____ 22n. Degree awarded: _____

Student's Financial Aid History

	Grants	Loans
23a-b. Undergraduate studies:	$_____	$ _____
23c-d. Previous Graduate Degree:	$_____	$ _____
23e-f. Current Graduate Degree:	$_____	$ _____

23p. Is the student in default on any student loans? (Yes, No): _____

23q. Explanation of default (if any): _____

Spouse's Educational and Financial Aid History

24a. Spouse's name: _____ 24c. Spouse's age: _____

If Spouse will be enrolled at least half time in 2011-2012:

24d. What type of school (Undergraduate, Graduate/professional): _____

24e. At what educational institution: _____

24f. State location of institution: _____

24g. Estimated tuition for 2011-2012: $ _____

24h. Spouse's year in school in 2011-2012 (1,2,3,4,5,6 or 7): _____

24i. Applied for financial aid for 2011-2012 (Yes, No): _____

24j. Status of grants for 2011-2012 (Granted, Pending, None): _____

24k. Amount of grants for 2011-2012: $ _____

24m. Status of loans for 2011-2012 (Granted, Pending, None): _____

24n. Amount of loans for 2011-2012: $ _____

24o. Last degree awarded to spouse: _____

24p. Dates attended for last degree: _____

24q. Major field of spouse's last degree: _____

Student's (and Spouse's) Other Resources

25a. Student's (and Spouse's) other scholarships/grants: $ _____

25b. Financial assistance from parents for 2010-2011 year: $ _____

25bt. Type of assistance (Gift, Loan): _____

25c. Financial assistance from parents for 2011-2012 year: $ _____

25ct. Type of assistance (Gift, Loan): _____

25d. Other financial assistance for 2010-2011 year: $ _____

25dd. Source of assistance: _____

25dt. Type of assistance (Gift, Loan): _____

25e. Other financial assistance for 2011-2012 year: $ _____

25ed. Source of assistance: _____

25et. Type of assistance (Gift, Loan): _____

Prospective Spouse's Financial information

26a. Income from work, Summer 2011: $ _____

26b. Income from work, academic year 2011-2012: $ _____

26c. Home value: $ _____

26d. Home debt: $ _____

26e. If home is owned, year purchased: $ _____

26f. Purchase price: $ _____

26g. Retirement account value: $ _____

26j. Cash, savings, and checking accounts projected balance as of September 1, 2011: $ _____

Student's Special Circumstances

29. Please describe your special circumstances below. _____

needaccess Parent Information Worksheet Instructions

access group

Following are the instructions for completing the Parent Information Worksheet:

DEMOGRAPHIC AND HOUSEHOLD INFORMATION

31a. Father in Household:
Enter the number corresponding to the answer of the following question: Is there a father, stepfather or male guardian in this household? (1=Yes, 2=No)

31ad, ay. Father Deceased:
Enter the number corresponding to the answer of the following questions: Is the father, stepfather or male guardian in this household deceased? (1=Yes, 2=No)

32a. Mother in Household:
Enter the number corresponding to the answer of the following question? Is the mother, stepmother or female guardian in this household? (1=Yes, 2=No)

32ad, ay. Mother Deceased:
Enter the number corresponding to the answer of the following question? Is the mother, stepmother or female guardian in this household deceased? (1=Yes, 2=No)

31, 32b. Relationship to the Student:
For each parent enter the number (1 to 4) corresponding to the relationship of the appropriate parent of the student. (1=Father/Mother, 2=Stepparent, 3=Guardian, 4=None)

If there is no father/stepfather/male guardian in the household, leave the entries under "Father" blank.
If there is no mother/stepmother/female guardian in the household, leave the entries under "Mother" blank.

31, 32c-h. Parent's Name, Age and Address:
For each parent, enter the name, age and home address. For non-U.S. addresses, enter the name of the territory and/or country.

31, 32i-m. Occupation, Title, Employer, Years:
For each parent, enter the current occupation, title, employer and the number of years with that employer. (If employed less than one year, enter "0".) Leave these items blank if the parent is not employed or retired.

32qp. Name of the Parent who Last Claimed Student as Tax Dependent:
Enter the name of the parent who most recently claimed the student applicant as a dependent for U.S. income tax purposes.

32qy. Last Year Claimed:
Enter the last two digits of the year in which the student applicant was most recently claimed by a parent as a dependent for U.S. tax income purposes.

32r. Release Parent Financial Data for Discussion with Student:
Enter the number corresponding to the answer to the following questions: If the student discusses the financial aid application with the school's financial aid officer, do you authorize the officer to disclose your information to the student? (1=Yes, 2=No)

32s. Number of Family Members:
Enter the number of people that the parents will support between July 1, 2011 and June 30, 2012. (Always include the student applicant). Include at least the following:

- 3 = 2 parents (married) + Student Applicant
- 2 = 1 parent (single, divorced, sep, widowed) + Student App

Include the parents' other children if they receive more than half their support from the parents. Include other people only if they now live with and receive more than half their support from the parents and will continue to receive this support between July 1, 2011 and June 30, 2012.

If the student is completing this section for the parents be sure not to include any dependents of the student. This question is for dependents of the parents only.

32t. Number in College:
Enter the number of people from the previous question, including the student applicant, who will be attending college, Graduate/professional School, or other school beyond the high school level between July 1, 2011 and June 30, 2012. Include other students if they are enrolled at least half-time for at least one term. Include only students who are working toward a degree or certificate leading to a recognized education credential at a college that is eligible to participate in any of the federal student aid programs.

32u. Parents in College:
Of the number of college students entered in the previous question, enter here the number that are the parents of the student applicant. That is, how many of the student applicant's parents will be attending college at least halftime in 2011-2012? Enter 0, 1 or 2.

32v. Parents' Current Marital Status:
Enter the number corresponding to the parents' current marital status. (1=Single, 2=Married, 3=Separated, 4=Divorced, 5=Widowed, 6=Domestic Partner)

32w. Date of Parents' Divorce/Separation:
Enter the month and year the parents were divorced or separated.

32wr. Date of Remarriage:
Enter the month and year the parents were remarried.

32x. Parents' State of Legal Residence:
Enter the US Postal Service abbreviation of the state where the parents presently have their legal residence.

32z. Income from non-U.S. sources in 2010?:
Are you a non-U.S. citizen whose income in 2010 came primarily from non-U.S. sources? (1=Yes, 2=No)

PARENT'S ANNUAL INCOME AND EXPENSES

All of the instructions in this section cover both the actual (if available) or estimated information for 2010, and the estimated information for 2011. Students/spouses are to fill in both columns of data.

All dollar amounts in this section are to be entered in whole dollars only, and are to cover the one-year period listed at the top of each column. Don't leave any answers blank. If the answer for a question is 'zero', enter the number '0'.

33, 4a. Source of U.S. Tax Figures:
For each year, enter the number from the following list corresponding to the source of the tax figure:

1) A completed IRS Form 1040A or 1040EZ
2) A completed IRS Form 1040
3) An estimated IRS Form 1040A or 1040EZ
4) An estimated IRS Form 1040
5) A tax return will not be filed
6) A completed IRS Form 1040NR (Non Resident)
7) An estimated IRS Form 1040NR (Non Resident)

(If the answer is 5, no entry should be made for the following items: Number of Exemptions, Adjusted Gross Income, U.S. Income Tax Paid, and Itemized Deductions.)

33, 4b. Number of Exemptions:
Enter the number of exemptions claimed on U.S. income tax form:

- IRS Form 1040 line 6d, or
- IRS Form 1040A line 6d, or
- IRS Form 1040EZ, (if you checked 'yes' on Form 1040EZ line 5, use the 1040EZ worksheet to determine the number of exemptions. If you checked 'no', enter '01' if you are single or '02' if you are married.

33, 4c. Adjusted Gross Income:
Enter the Adjusted Gross Income amount from:

- IRS Form 1040 line 37, or
- IRS Form 1040A line 21, or

- IRS Form 1040EZ line 4.

33, 4d. Itemized Deductions:
Enter the amount from Form 1040, Schedule A, line 29. If deductions were not itemized or if a Form 1040A or 1040EZ was filed, enter "0". (Business or farm owners should not use any amounts from Schedules C or F.)

33, 4e. U.S. Income Tax Paid:
Enter the amount of U.S. income tax paid from:
- IRS Form 1040 line 55, or
- IRS Form 1040A line 35, or
- IRS Form 1040EZ line 11.

Do not include any FICA, self-employment, or other taxes. Do not copy the amount of "federal income tax withheld" from a W-2 form.

33, 4f. Father's Earned Income from Work:
Enter the amount of income earned from work by the father (or stepfather). Include wages, salaries, tips, and bonuses. Include any self-employment or farm earnings. Enter the amount earned before any taxes are deducted. Do not include any amount from work-study.

33, 4g. Mother's Earned Income from Work:
Enter the amount of income earned from work by the mother (or stepmother). Include wages, salaries, tips, and bonuses. Include any self-employment or farm earnings. Enter the amount earned before any taxes are deducted. Do not include any amount from work-study.

33, 4h. Interest Income:
Enter the amount of interest income received from:
- IRS Form 1040 line 8a, or
- IRS Form 1040A line 8a, or
- IRS Form 1040EZ line 2.

33, 4i. Dividend Income:
Enter the amount of dividend income received from:
- IRS Form 1040 line 9a, or
- IRS Form 1040A line 9a.

33, 4j. Other Taxable Income:
Enter the total amount of other taxable income reported on IRS Form 1040 or 1040NR. Include alimony received, business and farm income, capital gains, pensions, annuities, rents, unemployment compensation, and social security.

UNTAXED INCOME AND BENEFITS

33, 4k. Earned Income Credit:
Enter the amount of earned income credit from IRS Form 1040 line 64a, or 1040A line 41a, or 1040EZ line 9a.

33, 4m. Social Security Benefits:
Enter the amount of untaxed social security benefits (including Supplemental Security Income). Do not include any benefits included under "Adjusted Gross Income" above. Write in the total for the year, not the monthly amounts. Include any amounts for children.

33, 4n. Aid to Families with Dependent Children:
Enter the amount of benefits received in 2010 from Aid to Families with Dependent Children or Temporary Assistance for Needy Families. (These are usually referred to as AFDC, ADC or TANF benefits.)

33, 4o. Child Support Received:
Enter the amount of child support received for all children.

33, 4p. Other Untaxed Income/Benefits:
Enter the total amount of untaxed income and benefits. Include the following items:
- Deductible IRA and/or Keogh payments from IRS Form 1040, total of lines 28 and 32, or 1040A line 17.
- Untaxed portions of pensions from:
  - IRS Form 1040 lines 15a minus 15b and 16a minus 16b, or
  - IRS Form 1040A lines 11a minus 11b and 12a minus 12b.
- Credit for federal tax on special fuels from IRS form 4136.
- Housing, food and other living allowances (excluding rent subsidies for low-income housing) paid to members of the military, clergy and others, including cash payments and cash value of benefits.
- Credits to tax-deferred pension and savings plans (paid directly or withheld from earnings). Included untaxed portions of 401(k) and 403(b). (Check your W-2.)
- Veterans non-educational benefits, such as Death Pension, Dependency & Indemnity Compensation (DIC), etc.
- Foreign income exclusion from IRS Form 2555.
- Tax exempt interest income from IRS Form 1040 line 8b or 1040A line 8b.
- Welfare benefits (except AFDC/ADC/TANF).
- Workers Compensation.
- Cash support or other money paid on the student's behalf, not reported elsewhere in this application.
- Any other untaxed income and benefits, such as Black Lung Benefits, Refugee Assistance, untaxed portions of Railroad Retirement Benefits, or Job Training Partnership Act non-educational benefits.
- Additional child tax credit from IRS From 1040 Line 68 or 1040A line 41.

Do not include any of the following items:
- Social Security Benefits.
- Aid to Families with Dependent Children (AFDC/ADC/TANF).
- Child support received.
- Any income reported elsewhere in this application.
- Money from student financial aid.
- Veterans educational benefits (VA Vocational Rehabilitation Program, VEAP benefits, Dependent Educational Assistance Program Benefits, GI Bill, etc.)
- Food Stamps.
- Rollover pensions.
- Payments received from states for foster care and adoption assistance under Title IV-A or IV-E of the Social Security Act.
- Gifts and support, other than money, received from friends and relatives.

33, 4q. Medical/Dental Expenses:
Enter the total amount for medical and dental expenses (including insurance premiums). Do not include amounts covered by insurance, your company medical reimbursement account (flexible spending account), or self-employed health deductions from IRS form 1040. If deductions are itemized on the U.S. income tax return, enter the amount from IRS form 1040, Schedule A, line 1.

33, 4r. Elementary/Junior High/High School Tuition:
Enter the total amount of tuition paid for elementary, junior high, and high school tuition for all children. (Tuition does not include room, board, books, transportation, etc.) Do not include any tuition paid for preschool or college. Do not include tuition paid for by scholarships. Do not include any tuition paid for the applicant.

33, 4s. Number of Children Tuition Paid for:
Enter the number of dependent children for whom the above tuition is paid.

INCOME EXCLUSIONS

33, 4t. Child Support Paid by You:
Enter the amount of child support paid by each parent in 2010 and the expected amount for 2011.

33, 4u. Education Credits Received:
Enter the amount of education credits (Hope and Learning Lifetime Tax Credits) each parent received in 2010, and the expected amount for 2011, from IRS form 1040 line 49, or IRS form 1040A line 31.

33, 4v. Taxable Income Exclusion – 2010
Enter the amount of Educational Financial Aid you received in 2010, ONLY IF IT WAS INCLUDED in any of the above entries, such as Adjusted Gross Income, Earned Income, or Other Taxable Income. (May include earnings from Federal Work-Study, teaching/research assistantships, or other need-based work programs, and grant and scholarship aid in excess of tuition, fees, books, and supplies.) Include any combat pay received (from W-2, box 12, Code Q).

PARENT'S ASSETS AND DEBT

36a. Cash, Savings and Checking Accounts:
Enter the amount of money in cash, savings and checking accounts as of today.

36b. Home Value:
Enter the current value of the home. Use the price that would be placed on the home if it went on sale today. Do not use assessed, insured or tax value. A "home" includes a house, mobile home, condominium, etc. Renters, enter '0'.

36c. Home Debt:
Enter the amount currently owed on the home, including the present mortgage and related debts on the home. Do not include interest due on the mortgage. Check with the mortgage company if unsure of the amount owed.

36d. Year Home Purchased:
If the parents own a home, enter the original purchase price of the home.

36e. Home Purchase Price:
If the parents own a home, enter the original purchase price of the home.

36f. Other Real Estate Value:
Enter the current value of other real estate (including rental property, land, second or summer homes, etc.)

36g. Other Real Estate Debt:
Enter the amount currently owed on other real estate.

36h. Investment Value:
Enter the current Value of parents' investments, including trust funds, certificates of deposit, money market funds, mutual funds, stocks, bonds, other securities, installment and land sale contracts (including mortgages held) commodities, precious metals, etc. Do not include any amount of these investments held in retirement plans, such as pension funds, annuities, IRA's, Keogh accounts, etc.

36i. Investment Debt:
Enter any amount owed on these investments. Do not include any personal or consumer loans, or any debts that are not related to the assets included here. Do not include any educational loans.

36j. Business Value:
If you own a business, enter the current value of the business. Include the value of land, buildings, machinery, inventory and equipment. If you are not the sole owner, enter only your share of the business value.

36k. Business Debt:
Enter the amount currently owed on the business. Include only the present mortgage and related debts for which the business is being used as collateral. If you are not the sole owner, enter only your share of the business debt.

36ka. Small family-run business?
Is the business which is listed here operated by your family, AND does it have fewer than 100 employees? (1=Yes, 2=No)

36m. Farm Value:
If you own a farm, enter the current value of the farm. Include the value of buildings, machinery, equipment, livestock, inventories, etc. Do not include the value of the home in this question. (Give home value above.) If you are not the sole owner, enter only your share of the farm value.

36n. Farm Debt:
Enter the amount currently owed on the farm. Include only the present mortgage and related debts for which the farm is being used as collateral. If are not the sole owner, enter only your share of the farm debt.

36o. Family Lives on Farm:
Enter the number corresponding to the answer to the question: Is your family living on the farm? (1=Yes, 2=No)

36p. Retirement Accounts Value:
Enter the current value of parents' retirement accounts, including IRA, Keogh and Roth accounts, and employer based tax-deferred pension and savings plans such as 401(k), 403(b) and 457 plans.

PARENT'S HOUSEHOLD EXPENSES

39a. Monthly Rent/Mortgage Amount:
Enter the amount of the parents' current monthly rent or mortgage payment.

39b. Local Income and Property Taxes:
Enter the total amount of local income and property taxes paid during 2010.

39c. Parents Own or Lease a Vehicle:
Enter the number corresponding to the answer to the following questions: Do(es) the student (and spouse) own or lease a vehicle? (1=Own, 2=Lease, 3=Own/Lease, 4=None)

39d-i. Year/Make/Model:
Enter the vehicle year, make and model for up to two vehicles. If more than two vehicles are owned/leased, list the more expensive ones.

39j. Total Vehicle Indebtedness as of 12/31/10:
Enter the total vehicle indebtedness as of December 31, 2010.

39k. Total Monthly Vehicle Payments:
Enter the current total of monthly vehicle payments due on loans made for the purchase of the vehicle(s).

PARENT'S HOUSEHOLD MEMBERS AND EDUCATION INFORMATION

This section asks questions about members of the parents' household. Information on up to eight household members can be listed here, each in one of the columns provided (two sections of four columns each).

A member of the parents' household is a person that the parents will support between July 1, 2011 and June 30, 2012. Children of student's parents, other than the student, should be included only if they get more than half of their support from the parents. Include the parent (s) in the columns provided. DO NOT INCLUDE THE STUDENT APPLICANT HERE.

Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.

Other people should be included only if they meet the following criteria:

- They live with the parents now, AND
- They get more than half their support from the parents, AND
- They will continue to get this support between 7/1/11 and 6/30/12.

41-48a. Name:
Enter the name of the parents' household member.

41-48b. Age:
Enter the age of the parents' household member as of today.

41-48c. Relationship:
From the table listed here, enter the number of the entry which best describes the household member's relationship to the student.

1) Student's parent/stepparent	4) Student's son/daughter
2) Student's brother/sister	5) Student's grandparent
3) Student's spouse	6) Other

41-48d. College Student (in 2011-2012)
Enter the number corresponding to the answer to following questions: Will the household member by going to college at least halftime during the 2011-2012 academic year? (1=Yes, 2=No)

A "yes" response indicates that the member will be going to college, graduate/professional school, or other school beyond the high school level between July 1, 2011 and June 30, 2012, and will be enrolled at least half-time at least one term.

A "yes" response also indicates that the member is working toward a degree or certificate leading to a recognized education credential at college that is eligible to participate in any of the federal student aid programs.

41-48e. Institution Name (in 2011-2012):
Enter the name of the educational institution the household member will attend in 2011-2012. Leave this item blank if uncertain about the institution to be attended.

41-48f. Class in School (in 2011-2012):
List the grade or class of the household member for the 2011-2012 academic year.

- Undergraduate examples: Freshman, Sophomore, Junior, Senior, 5th year
- Graduate examples: 1st yr grad, 2nd yr grad, 3rd yr grad, 4th yr grad, 5th yr grad

41-48g. Aid from Parents (in 2011-2012):
Enter the amount of educational financial assistance to be received by the household member from parents in 2011-2012.

41-48h. Institution Name (in 2010-2011):
Enter the name of the educational institution the household member attended (is attending) in 2010-2011.

41-48m. Aid from Parents Last Year:
Enter the amount of any educational financial assistance received by the household member from the parents for the most recent year that the household member attended college. Please respond to this item even if several years have passed since the household member attended college.

Parent's Special Circumstances

59. Special Circumstances:
Enter here any explanations of special circumstances that you believe may affect the financial aid decision for this applicant.

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2011 – 2012
Parent Information Worksheet

This worksheet is for parents who prefer to prepare their financial data on paper before entering the information in the Need Access Application at *www.needaccess.org*. Do not send your worksheet to Access Group. If parents are separated or divorced, the main supporting parent (and stepparent, if applicable) should complete the PARENT form. The other parent (and stepparent, if applicable) should complete the NON-CUSTODIAL PARENT form.

Be sure to print the **Parent Information Worksheet Instructions** that accompany this worksheet.

Student Name: _____ Student SSN: _____

Parent's General Information

		(31) Father	(32) Mother
a.	Parent in household (Yes, No):		
	Deceased (Yes, No):		
b.	Relationship to student: (Father/Mother, Stepparent, Guardian, None, Other)		
c.	Name:		
	Date of birth:		
d.	Street:		
	City/State/Zip	_____ /_____ /_____	_____ /_____ /_____
h.	Country:		
i.	Occupation:		
j.	Job title:		
k-m.	Employer:		
	Years:		
32p.	Phone number		

32pe. Parent's e-mail addess _____

32qp. Name of parent who last claimed student as tax dependent: _____

32qy. Last year claimed: _____

32r. Release of financial data to student? (Yes, No): _____

Parent's Household Information

32s. Number of family members (including student): _____ 32t. Number in college: _____

32v. Parent's current marital status: _____ 32u. Parents in college: _____
(Single, Married, Separated, Divorced, Widowed)

32w. Date of parent's divorce/separation (Month/Year): _____ / _____

32wr. Date of parent's remarriage (Month/Year): _____ / _____

32x. Parent's state of legal residence: _____

32z. Income from non-U.S. sources in 2010 (Yes, No): _____

Parent's Annual Income and Expense Figures

Please complete the table by entering the annual amounts in whole dollars only.

	2010	2011 (projected)
33, 34a. Source of following U.S. tax figures:		
Completed 1040A or 1040EZ · Estimated 1040A or 1040EZ · Tax return will not be filed · Estimated 1040NR Completed 1040 · Estimated 1040 · Completed 1040NR		
33, 34b. Number of exemptions:		
33, 34c. Adjusted gross income from IRS form:	$	$
33, 34d. Itemized deductions (1040 Schedule A):	$	$
33, 34e. U.S. income tax paid:	$	$
33, 34f. Father's earned income from work:	$	$
33, 34g. Mother's earned income from work:	$	$
33, 34h. Interest income:	$	$
33, 34i. Dividend income:	$	$
33, 34j. Other taxable income:	$	$
Untaxed income and benefits		
33, 34k. Earned income credit:	$	$
33, 34m. Social Security benefits:	$	$
33, 34n. AFDC/TANF:	$	$
33, 34o. Child support received:	$	$
33, 34p. Other untaxed income/benefits:	$	$
33, 34q. Medical/dental expenses:	$	$
33, 34r. Elementary/junior high/high school tuition:	$	$
33, 34s. Number of children paid for:		
Income exclusions		
33, 34t. Child support paid by you:	$	$
33, 34u. Education credit received:	$	$
33, 34v. Financial aid reported as income:	$	$

Parent's Assets

Please complete the table by entering the amounts in whole dollars only.

	Value	Debt
36a. Cash, savings, and checking accounts:	$	
36b-c. Home:	$	$
36d. If home is owned, year purchased:		
36e. Home purchase price:	$	
36f-g. Other real estate:	$	$
36h-i. Investments:	$	$
36j-k. Business:	$	$
36ka. Small family-run business (Yes, No):		
36m-n. Farm:	$	$
36o. Family lives on farm (Yes, No):		
36p. Retirement Accounts (IRA/Keogh/etc):	$	

Parent's Household Expenses

39a. Monthly rent/mortgage amount: $ _____

39b. Local income and property taxes: $ _____

39c. Parents own/lease a vehicle (own, lease, own/lease, none): _____

39d-f. Year: _____ Make: _____ Model: _____

39g-i. Year: _____ Make: _____ Model: _____

39j. Total vehicle indebtedness as of December 31, 2010: $ _____

39k. Total monthly vehicle payments: $ _____

Parent's Household Information

	(41) Father	(42) Mother	(43) Other 1	(44) Other 2
a. Name:				
b. Age:				
c. Relationship:				

Student's parent, Student's spouse, Student's grandparent, Student's brother/sister, Student's son/daughter, Other

2011-2012 Academic Year

d. College student (Yes, No):				
e. Institution name:				
f. Class in school:				
g. Aid from parents:			$	$
n. Tuition and fees	$	$		

2010-2011 Academic Year

h. Institution name:				
m. Aid from parents last year:			$	$

	(45) Other 3	(46) Other 4	(47) Other 5	(48) Other 6
a. Name:				
b. Age:				
c. Relationship:				

Student's parent, Student's spouse, Student's grandparent, Student's brother/sister, Student's son/daughter, Other

2011-2012 Academic Year

d. College student (Yes, No):				
e. Institution name:				
f. Class in school:				
g. Aid from parents:	$	$	$	$

2010-2011 Academic Year

h. Institution name:				
m. Aid from parents last year:	$	$	$	$

Parent's Special Circumstances

59. Please describe your special circumstances below. _____

needaccess

Non-Custodial Parent Information Worksheet Instructions

accessgroup

Following are instructions for completing the Non-Custodial Parent Information Worksheet.

Non-Custodial Parent's General Information

61a. Father in Household:
Enter the number corresponding to the answer to the following question: Is there a father, stepfather or male guardian in this household? (1=Yes, 2=No)

61ad, ay. Father Deceased:
Enter the number corresponding to the answer to the following questions: Is the father, stepfather or male guardian in this household deceased? (1=Yes, 2=No)

62a. Mother in Household:
Enter the number corresponding to the answer to the following question? Is the mother, stepmother or female guardian in this household? (1=Yes, 2=No)

62ad, ay. Mother Deceased:
Enter the number corresponding to the answer to the following question? Is the mother, stepmother or female guardian in this household deceased? (1=Yes, 2=No)

61, 62b. Relationship to the Student:
For each parent enter the number (1 to 4) corresponding to the relationship of the appropriate parent of the student. (1=Father/Mother, 2=Stepparent, 3=Guardian, 4=None)

If there is no father/stepfather/male guardian in the household, leave the entries under "Father" blank.
If there is no mother/stepmother/female guardian in the household, leave the entries under "Mother" blank.

61, 62c-h. Parent's Name, Age and Address:
For each parent, enter the name, age and home address. For non-U.S. addresses, enter the name of the territory and/or country.

61, 62i-m. Occupation, Title, Employer, Years:
For each parent, enter the current occupation, title, employer and the number of years with that employer. (If employed less than one year, enter "0".) Leave these items blank if the parent is not employed or retired.

62qp. Name of the Parent who Last Claimed Student as Tax Dependent:
Enter the name of the parent who most recently claimed the student applicant as a dependent for U.S. income tax purposes.

62qy. Last Year Claimed:
Enter the last two digits of the year in which the student applicant was most recently claimed by a parent as a dependent for U.S. tax income purposes.

62r. Release Parent Financial Data for Discussion with Student:
Enter the number corresponding to the answer to the following questions: If the student discusses the financial aid application with the school's financial aid officer, do you authorize the officer to disclose your information to the student? (1=Yes, 2=No)

62s. Number of Family Members:
Enter the number of people that the parents will support between July 1, 2011 and June 30, 2012. (Always include the student applicant). Include at least the following:

- 3 = 2 parents (married) + Student Applicant
- 2 = 1 parent (single, divorced, sep, widowed) + Student App

Include the parents' other children if they receive more than half their support from the parents. Include other people only if they now live with and receive more than half their support from the parents and will continue to receive this support between July 1, 2011 and June 30, 2012.

If the student is completing this section for the parents be sure not to include any dependents of the student. This question is for dependents of the parents only.

62t. Number in College:
Enter the number of people from the previous question, not including the student applicant, who will be attending college, graduate/professional school, or other school beyond the high school level between July 1, 2011 and June 30, 2012. Include other student if they are enrolled at least half-time for at least one term. Include only students who are working toward a degree or certificate leading to a recognized education credential at a college that is eligible to participate in any of the federal student aid programs.

62u. Parents in College:
Of the number of college students entered in the previous question enter here the number that are the parents of the student applicant. That is, how many of the student applicant's parents will be attending college at least halftime in 2011-2012? Enter 0, 1 or 2.

62v. Parents' Current Marital Status:
Enter the number corresponding to the parents' current marital status. (1=Single, 2=Married, 3=Separated, 4=Divorced, 5=Widowed, 6=Domestic Partner)

62w. Date of Parents' Divorce/Separation:
Enter the month and year the parents were divorced or separated.

32wr. Date of Remarriage:
Enter the month and year the parents were remarried.

62x. Parents' State of Legal Residence:
Enter the US Postal Service abbreviation of the state where the parents presently have their legal residence.

62z. Income from non-U.S. sources in 2010?:
Are you a non-U.S. citizen whose income in 2010 came primarily from non-U.S. sources? (1=Yes, 2=No)

Parent's Annual Income and Expense Figures

All of the instructions in this section cover both the actual (if available) or estimated information for 2010, and the estimated information for 2011. Students/spouses are to fill in both columns of data.

All dollar amounts in this section are to be entered in whole dollars only, and are to cover the one-year period listed at the top of each column. Don't leave any answers blank. If the answer for a question is 'zero', enter the number '0'.

63, 4a. Source of U.S. Tax Figures:
For each year, enter the number from the following list corresponding to the source of the tax figure:

1) A completed IRS Form 1040A or 1040EZ
2) A completed IRS Form 1040
3) An estimated IRS Form 1040A or 1040EZ
4) An estimated IRS Form 1040
5) A tax return will not be filed
6) A completed IRS Form 1040NR (Non Resident)
7) An estimated IRS Form 1040NR (Non Resident)

(If the answer is 5, no entry should be made for the following items: Number of Exemptions, Adjusted Gross Income, U.S. Income Tax Paid, and Itemized Deductions.)

63, 4b. Number of Exemptions:
Enter the number of exemptions claimed on U.S. income tax form:

- IRS Form 1040 line 6d, or
- IRS Form 1040A line 6d, or
- IRS Form 1040EZ, (if you checked 'yes' on Form 1040EZ line 5, use the 1040EZ worksheet to determine the number of exemptions. If you checked 'no', enter '01' if you are single or '02' if you are married.

63, 4c. Adjusted Gross Income:
Enter the Adjusted Gross Income amount from:

- IRS Form 1040 line 37, or
- IRS Form 1040A line 21, or
- IRS Form 1040EZ line 4.

63, 4d. Itemized Deductions:
Enter the amount from Form 1040, Schedule A, line 29. If deductions were not itemized or if a Form 1040A or 1040EZ was filed, enter '0'. (Business or farm owners should not use any amounts from Schedules C or F.)

63, 4e. U.S. Income Tax Paid:
Enter the amount of U.S. income tax paid from:

- IRS Form 1040 line 55, or
- IRS Form 1040A line 35, or
- IRS Form 1040EZ line 11.

Do not include any FICA, self-employment, or other taxes. Do not copy the amount of "federal income tax withheld" from a W-2 form.

63, 4f. Father's Earned Income from Work:
Enter the amount of income earned from work by the father (or stepfather). Include wages, salaries, tips, and bonuses. Include any self-employment or farm earnings. Enter the amount earned before any taxes are deducted. Do not include any amount from work-study.

63, 4g. Mother's Earned Income from Work:
Enter the amount of income earned from work by the mother (or stepmother). Include wages, salaries, tips, and bonuses. Include any self-employment or farm earnings. Enter the amount earned before any taxes are deducted. Do not include any amount from work-study.

63, 4h. Interest Income:
Enter the amount of interest income received from:

- IRS Form 1040 line 8a, or
- IRS Form 1040A line 8a, or
- IRS Form 1040EZ line 2.

63, 4i. Dividend Income:
Enter the amount of dividend income received from:

- IRS Form 1040 line 9a, or
- IRS Form 1040A line 9a.

63, 4j. Other Taxable Income:
Enter the total amount of other taxable income reported on IRS Form 1040 or 1040NR. Include alimony received, business and farm income, capital gains, pensions, annuities, rents, unemployment compensation, and social security.

UNTAXED INCOME AND BENEFITS

63, 4k. Earned Income Credit:
Enter the amount of earned income credit from IRS Form 1040 line 64a, or 1040A line 41a, or 1040EZ line 9a.

63, 4m. Social Security Benefits:
Enter the amount of untaxed social security benefits (including Supplemental Security Income). Do not include any benefits included under "Adjusted Gross Income" above. Write in the total for the year, not the monthly amounts. Include any amounts for children.

63, 4n. Aid to Families with Dependent Children:
Enter the amount of benefits received in 2010 from Aid to Families with Dependent children or Temporary Assistance for Needy Families. (These are usually called AFDC, ADC or TANF benefits.)

63, 4o. Child Support Received:
Enter the amount of child support received for all children.

63, 4p. Other Untaxed Income/Benefits:
Enter the total amount of untaxed income and benefits. Include the following items:

- Deductible IRA and/or Keogh payments from IRS Form, total of lines 28 and 32, or 1040A line 17.
- Untaxed portions of pensions from:
  - IRS Form 1040 lines 15a minus 15b and 16a minus 16b, or
  - IRS Form 1040A lines 11a minus 11b and 12a minus 12b.
- Credit for federal tax on special fuels from IRS form 4136.
- Housing, food and other living allowances (excluding rent subsidies for low-income housing) paid to members of the military, clergy and others, including cash payments and cash value of benefits.
- Credits to tax-deferred pension and savings plans (paid directly or withheld from earnings). Included untaxed portions of 401(k) and 403(b). (Check your W-2.)
- Veterans non-educational benefits, such as Death Pension, Dependency & Indemnity Compensation (DIC), etc.
- Foreign income exclusion from IRS Form 2555.
- Tax exempt interest income from IRS Form 1040 line 8b or 1040A line 8b.
- Welfare benefits (except AFDC/ADC/TANF).
- Workers Compensation.
- Cash support or other money paid on the student's behalf, not reported elsewhere in this application.
- Any other untaxed income and benefits, such as Black Lung Benefits, Refugee Assistance, untaxed portions of Railroad Retirement Benefits, or Job Training Partnership Act non-educational benefits.
- Additional child tax credit from IRS Form 1040 line 68 or 1040A line 41.

Do not include any of the following items:

- Social Security Benefits.
- Aid to Families with Dependent Children (AFDC/ADC/TANF).
- Child support received.
- Any income reported elsewhere in this application.
- Money from student financial aid.
- Veterans educational benefits (VA Vocational Rehabilitation Program, VEAP benefits, Dependent Educational Assistance Program Benefits, GI Bill, etc.)
- Food Stamps.
- Rollover pensions.
- Payments received from states for foster care and adoption assistance under Title IV-A or IV-E of the Social Security Act.
- Gifts and support, other than money, received from friends and relatives.

63, 4q. Medical/Dental Expenses:
Enter the total amount for medical and dental expenses (including insurance premiums). Do not include amounts covered by insurance, your company medical reimbursement account (flexible spending account), or self-employed health deductions from IRS form 1040. If deductions are itemized on the U.S. income tax return, enter the amount from IRS form 1040, Schedule A, line 1.

63, 4r. Elementary/Junior High/High School Tuition:
Enter the total amount of tuition paid for elementary, junior high, and high school tuition for all children. (Tuition does not include room, board, books, transportation, etc.) Do not include any tuition paid for preschool or college. Do not include tuition paid for by scholarships. Do not include any tuition paid for the applicant.

63, 4s. Number of Children Tuition Paid for:
Enter the number of dependent children for whom the above tuition is paid.

INCOME EXCLUSIONS

63, 4t. Child Support Paid by You:
Enter the amount of child support paid by each parent in 2010 and the expected amount for 2011.

63, 4u. Education credits received:
Enter the amount of education credits (Hope and Lifetime Learning Tax Credit) each parent received in 2010, and the expected amount for 2011, from IRS tax form 1040 line 49, or IRS form 1040A line 31.

63, 4v. Taxable Income Exclusion – 2010
Enter the amount of Educational Financial Aid you received in 2010, ONLY IF IT WAS INCLUDED in any of the above entries, such as Adjusted Gross Income, Earned Income, or Other Taxable Income. (May include earnings from Federal Work-Study, teaching/research assistantships, or other need-based work programs, and grant and scholarship aid in excess of tuition, fees, books, and supplies.) Include any combat pay received (from W-2, box 12, Code Q).

Parent's Assets

66a. Cash, Savings and Checking Accounts:
Enter the amount of money in cash, savings and checking accounts as of today.

66b. Home Value:
Enter the current value of the home. Use the price that would be placed on the home if it went on sale today. Do not use assessed, insured or tax value. A "home" includes a house, mobile home, condominium, etc. Renters, enter '0'.

66c. Home Debt:
Enter the amount currently owed on the home, including the present mortgage and related debts on the home. Do not include interest due on the mortgage. Check with the mortgage company if unsure of the amount owed.

66d. Year Home Purchased:
If the parents own a home, enter the original purchase price of the home.

66e. Home Purchase Price:
If the parents own a home, enter the original purchase price of the home.

66f. Other Real Estate Value:
Enter the current value of other real estate (including rental property, land, second or summer homes, etc.)

66g. Other Real Estate Debt:
Enter the amount currently owed on other real estate.

66h. Investment Value:
Enter the current Value of parents' investments, including trust funds, certificates of deposit, money market funds, mutual funds, stocks, bonds, other securities, installment and land sale contracts (including mortgages held) commodities, precious metals, etc. Do not include any amount of these investments held in retirement plans, such as pension funds, annuities, IRA's, Keogh accounts, etc.

66i. Investment Debt:
Enter any amount owed on these investments. Do not include any personal or consumer loans, or any debts that are not related to the assets included here. Do not include any educational loans.

66j. Business Value:
If you own a business, enter the current value of the business. Include the value of land, buildings, machinery, inventory and equipment. If you are not the sole owner, enter only your share of the business value.

66k. Business Debt:
Enter the amount currently owed on the business. Include only the present mortgage and related debts for which the business is being used as collateral. If you are not the sole owner, enter only your share of the business debt.

66ka. Small family-run business?
Is the business which is listed here operated by your family, AND does it have fewer than 100 employees? (1=Yes, 2=No)

66m. Farm Value:
If you own a farm, enter the current value of the farm. Include the value of buildings, machinery, equipment, livestock, inventories, etc. Do not include the value of the home in this question. (Give home value above.) If you are not the sole owner, enter only your share of the farm value.

66n. Farm Debt:
Enter the amount currently owed on the farm. Include only the present mortgage and related debts for which the farm is being used as collateral. If you are not the sole owner, enter only your share of the farm debt.

66o. Family Lives on Farm:
Enter the number corresponding to the answer to the question: Is your family living on the farm? (1=Yes, 2=No)

66p. Retirement Accounts Value:
Enter the current value of parents' retirement accounts, including IRA, Keogh and Roth accounts, and employer based tax-deferred pension and savings plans such as 401(k), 403(b) and 457 plans.

Parent's Household Expenses:

69a. Monthly Rent/Mortgage Amount:
Enter the amount of the parents' current monthly rent or mortgage payment.

69b. Local Income and Property Taxes:
Enter the total amount of local income and property taxes paid during 2010.

69c. Parent Owns or Leases a Vehicle:
Enter the number corresponding to the answer to the following questions: Do(es) the student (and spouse) own or lease a vehicle? (1=Own, 2=Lease, 3=Own/Lease, 4=None)

69d-i. Year/Make/Model:
Enter the vehicle year, make and model for up to two vehicles. If more than two vehicles are owned/leased, list the more expensive ones.

69j. Total Vehicle Indebtedness as of 12/31/10:
Enter the total vehicle indebtedness as of December 31, 2010.

69k. Total Monthly Vehicle Payments:
Enter the current total of monthly vehicle payments due on loans made for the purchase of the vehicle(s).

Parent's Household Information:

This section asks questions about members of the parents' household. Information on up to eight household members can be listed here, each in one of the columns provided (two sections of four columns each).

A member of the parents' household is a person that the parents will support between July 1, 2011 and June 30, 2012. Children of student's parents, other than the student, should be included only if they get more than half of their support from the parents. Include the parent (s) in the columns provided. DO NOT INCLUDE THE STUDENT APPLICANT HERE.

Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.

Other people should be included only if they meet the following criteria:

- They live with the parents now, AND
- They get more than half their support from the parents, AND
- They will continue to get this support between 7/1/11and 6/30/12

71-78a. Name:
Enter the name of the parents' household member.

71-78b. Age:
Enter the age of the parents' household member as of today.

71-78c. Relationship:
From the table listed here, enter the number of the entry which best describes the household member's relationship to the student.

1) Student's parent/stepparent	4) Student's son/daughter
2) Student's brother/sister	5) Student's grandparent
3) Student's spouse	6) Other

71-78d. College Student (in 2011-2012)
Enter the number corresponding to the answer to the following questions: Will the household member be going to college at least halftime during the 2011-2012 academic year? (1=Yes, 2=No)

A "yes" response indicates that the member will be going to college, graduate/professional school, or other school beyond the high school level between July 1, 2011 and June 30, 2012, and will be enrolled at least half-time at least one term.

A "yes" response also indicates that the member is working toward a degree or certificate leading to a recognized education credential at college that is eligible to participate in any of the federal student aid programs.

71-78e. Institution Name (in 2011-2012):
Enter the name of the educational institution the household member will attend in 2011-2012. Leave this item blank if uncertain about the institution to be attended.

71-78f. Class in School (in 2011-2012):
List the grade or class of the household member for the 2011-2012 academic year.

- Undergraduate examples: Freshman, Sophomore, Junior, Senior, 5th year
- Graduate examples: 1st yr grad, 2nd yr grad, 3rd yr grad, 4th yr grad, 5th yr grad

71-78g. Aid from Parents (in 2011-2012):
Enter the amount of educational financial assistance to be received by the household member from parents in 2011-2012.

71-78h. Institution Name (in 2010-2011):
Enter the name of the educational institution the household member attended (is attending) in 2010-2011.

71-78m. Aid from Parents Last Year:
Enter the amount of any educational financial assistance received by the household member from the parents for the most recent year that the household member attended college. Please respond to this item even if several years have passed since the household member attended college.

Parent's Special Circumstances

79. Special Circumstances:
Enter here any explanations of special circumstances that you believe may affect the financial aid decision for this applicant.

needaccess

access group

2011 – 2012

Non-Custodial Parent Information Worksheet

This worksheet is for parents who prefer to prepare their financial data on paper before entering the information in the Need Access Application at *www.needaccess.org*. Do not send your worksheet to Access Group. If parents are separated or divorced, the main supporting parent (and stepparent, if applicable) should complete the PARENT form. The other parent (and stepparent, if applicable) should complete the NON-CUSTODIAL PARENT form.

Be sure to print the **Non-Custodial Parent Information Worksheet Instructions** that accompany this worksheet.

Student Name: _____ Student SSN: _____

Parent's General Information

		(61) Father	(62) Mother
a.	Parent in household (Yes, No):		
	Deceased (Yes, No):		
b.	Relationship to student: (Father/Mother, Stepparent, Guardian, None, Other)		
c.	Name:		
	Date of birth:		
d.	Street:		
	City/State/Zip	_____ /_____ /_____	_____ /_____ /_____
h.	Country:		
i.	Occupation:		
j.	Job title:		
k-m.	Employer:		
	Years:		
62p.	Phone number		

62pe. Parent's e-mail address: _____

62qp. Name of parent who last claimed student as tax dependent: _____

62qy. Last year claimed: _____

62r. Release of financial data to student? (Yes, No): _____

Parent's Household Information

62s. Number of family members (including student): _____ 62t. Number in college: _____

62v. Parent's current marital status: _____ 62u. Parents in college: _____
(Single, Married, Separated, Divorced, Widowed)

62w. Date of parent's divorce/separation (Month/Year): _____ / _____

62wr. Date of parent's remarriage (Month/Year): _____ / _____

62x. Parent's state of legal residence: _____

62z. Income from non-U.S. sources in 2010 (Yes, No): _____

Parent's Annual Income and Expense Figures

Please complete the table by entering the annual amounts in whole dollars only.

	2010	2011 (projected)
63, 64a. Source of following U.S. tax figures:		
Completed 1040A or 1040EZ · Estimated 1040A or 1040EZ · Tax return will not be filed · Estimated 1040NR Completed 1040 · Estimated 1040 · Completed 1040NR		
63, 64b. Number of exemptions:		
63, 64c. Adjusted gross income from IRS form:	$	$
63, 64d. Itemized deductions (1040 Schedule A):	$	$
63, 64e. U.S. income tax paid:	$	$
63, 64f. Father's earned income from work:	$	$
63, 64g. Mother's earned income from work:	$	$
63, 64h. Interest income:	$	$
63, 64i. Dividend income:	$	$
63, 64j. Other taxable income:	$	$
Untaxed income and benefits		
63, 64k. Earned income credit:	$	$
63, 64m. Social Security benefits:	$	$
63, 64n. AFDC/TANF:	$	$
63, 64o. Child support received:	$	$
63, 64p. Other untaxed income/benefits:	$	$
63, 64q. Medical/dental expenses:	$	$
63, 64r. Elementary/junior high/high school tuition:	$	$
63, 64s. Number of children paid for:		
Income exclusions		
63, 64t. Child support paid by you:	$	$
63, 64u. Education credit received:	$	$
63, 64v. Financial aid reported as income:	$	$

Parent's Assets

Please complete the table by entering the amounts in whole dollars only.

	Value	Debt
66a. Cash, savings, and checking accounts:	$	
66b-c. Home:	$	$
66d. If home is owned, year purchased:		
66e. Home purchase price:	$	
66f-g. Other real estate:	$	$
66h-i. Investments:	$	$
66j-k. Business:	$	$
66ka. Small family-run business (Yes, No):		
66m-n. Farm:	$	$
66o. Family lives on farm (Yes, No):		
66p. Retirement Accounts (IRA/Keogh/etc):	$	

Parent's Household Expenses

69a. Monthly rent/mortgage amount: $ _____

69b. Local income and property taxes: $ _____

69c. Parents own/lease a vehicle (own, lease, own/lease, none): _____

69d-f. Year: _____ Make: _____ Model: _____

69g-i. Year: _____ Make: _____ Model: _____

69j. Total vehicle indebtedness as of December 31, 2010: $ _____

69k. Total monthly vehicle payments: $ _____

Parent's Household Information

	(71) Father	(72) Mother	(73) Other 1	(74) Other 2
a. Name:				
b. Age:				
c. Relationship:				

Student's parent, Student's brother/sister, Student's spouse, Student's son/daughter, Student's grandparent, Other

2011-2012 Academic Year

d. College student (Yes, No):				
e. Institution name:				
f. Class in school:				
g. Aid from parents:			$	$
n. Tuition and fees	$	$		

2010-2011 Academic Year

h. Institution name:				
m. Aid from parents last year:			$	$

	(75) Other 3	(76) Other 4	(77) Other 5	(78) Other 6
a. Name:				
b. Age:				
c. Relationship:				

Student's parent, Student's brother/sister, Student's spouse, Student's son/daughter, Student's grandparent, Other

2011-2012 Academic Year

d. College student (Yes, No):				
e. Institution name:				
f. Class in school:				
g. Aid from parents:	$	$	$	$

2010-2011 Academic Year

h. Institution name:				
m. Aid from parents last year:	$	$	$	$

Parent's Special Circumstances

59. Please describe your special circumstances below. _____

Need Access School Custom Questions

Need Access School Custom Questions 2011-2012

These custom school questions are requested by current participating schools in the Need Access service. The school names are listed only when they request sensitive data determined by Access Group or if there are process instructions specific to that school. These questions can be and are shared among schools (when appropriate).

c4. Parents' Tax Forms Submission Date
Enter the date the applicant submitted (or will submit) a copy of the parents' <Prior Academic Year From> Federal Tax Return to the Financial Aid Office(s) of the educational institution(s) being applied to for financial aid.

c5. Student's Tax Forms Submission Date
Enter the date the student submitted (or will submit) a copy of the student's (and spouse's) <Prior Academic Year From> annual tax return to the Financial Aid Office(s) of the educational institution(s) being applied to for financial aid.

c8. Anticipated Medical Field/Specialty
Enter your intended field of medicine/medical specialty.

c10. Elder Care Expenses
Enter the amount the student will pay for elder care during the <Academic Year From>-<Academic Year To> academic year. (Itemize expenses and provide the name and address of the care provider in the Special Circumstances section.)

c11. Release Info to Scholarship Programs
Is (are) the educational institution(s) to which you are applying for financial aid authorized to release the student's (and spouse's) financial and/or academic information to outside agencies and scholarship donors?
1 Yes
2 No

c14. Graduating Students
If you plan to graduate from the graduate/professional program this year, will you register and attend Spring quarter <Academic Year To>?
1 Yes
2 No

c16. Armed Forces Health Scholarship
Have you applied for an Armed Forces Health Profession Scholarship?
1 Yes
2 No

c17. National Health Service Scholarship
Have you applied for a National Health Service Corps Scholarship?
1 Yes
2 No

c18. Joint/Dual Degree Program
If you are planning to enroll in a joint or dual degree program, please list both degree programs here.

c20. Parents Living Abroad
Are the student applicant's parents living abroad?
1 Yes
2 No

c25. Year Parents Last Provided Support
Enter the last year in which your parents provided you with more than $5,000 worth of support.

c26. Separate Student/Spouse Households
Will the student and spouse (or prospective spouse) maintain separate households during the summer of 2011?
1 Yes
2 No

c27. FAFSA/Resume Requirement
Will you complete the <Academic Year From>-<Academic Year To> Free Application for Federal Student Aid (FAFSA)?
1 Yes
2 No
You must also submit a resume to the Financial Aid Office at any of the following schools to which you are applying in order to be considered for any scholarships. Your resume will be consulted when determining your eligibility for all scholarships.
Cornell University Law School
University of New Mexico School of Law

c37. Div/Sep Non-Custodial Parent
If your natural parents are divorced or separated, or were never married, complete both the PARENT and DIVORCED/SEPARATED PARENT sections, and indicate here which parent's data is being provided with this submission as the DIVORCED/SEPARATED parent.
1 Father (is divorced/separated)
2 Mother (is divorced/separated)
3 (Natural Parents Married)

c38. Div/Sep Parent Financial Support
If your natural parents are divorced or separated, or were never married, have you ever received financial support from the parent who provided the least (or no) financial support to you? (If your natural parents are currently married, choose the last selection.)
1 Yes
2 No
3 (Natural Parents Married)

c39. Area of Interest/Concentration
Select your academic area of interest/concentration.

1 Patent law	10 Constitutional law
2 Labor law	11 Criminal law
3 Communication law	12 Environmental law
4 Corporate law	13 Public interest law
5 Public policy	14 Women's law
6 Securities/Financial regulation	15 Family law
7 Philosophy	16 International law
8 Public health	17 Entertainment/Sports law
9 Business	18 Other

C40. Employment in Area of Interest
Will you be employed in your field of interest during the <Academic Year From>-<Academic Year To> academic year?
1 Yes
2 No
(If you answer yes, please explain in the Special Circumstances section.)

c41. Community Service Activities
Are you involved in any type of community service activities?
1 Yes
2 No (If you answer yes, please explain in the Special Circumstances section.)

c42. Provided Employment Information
Have you provided employment information in the Student's (and Spouse's) Employment History section of this application? Include all externships, research assistantships, fellowships, etc. No review can be done without this information.
1 Yes
2 No

c48. Ohio Scholars Program
If you identified yourself to AMCAS (American Medical College Application Service) as an Ohio resident, do you wish to be considered for the Ohio Scholars program at Dartmouth Medical School?
1 Yes
2 No

c49. Indian Health Scholarship
Have you applied for an Indian Health Scholarship for use at the following schools?
Dartmouth Medical School
Yale University Physician's Assistance Program
Yale University School of Medicine
1 Yes
2 No

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c50. Parents Divorced
Enter the year in which your parents were divorced, if applicable. If your parents have been divorced for less than ten years, you must complete both the PARENT and DIVORCED/SEPARATED PARENT sections of this application, and provide copies of their <Prior Academic Year From> federal income tax returns to the Financial Aid Office at any of the following schools to which you are applying.
Georgetown University Law Center
University of Pennsylvania School of Medicine

c54. Student/Spouse Motor Vehicle Price
Enter the purchase price of the student's/spouse's primary motor vehicle.

c57. Yale Alumni New Haven County Scholarship
Did you graduate from a New Haven County (Connecticut) high school?
1 Yes
2 No
(For consideration of eligibility for Yale Alumni New Haven County Scholarship at Yale University)

c58. Yale Alumni Montclair County Scholarship
Did you graduate from a Montclair County (New Jersey) High School?
1 Yes
2 No
(For consideration of eligibility for Yale Alumni Montclair County Scholarship at Yale University)

c60. Driver's License Number
Enter the student's driver's license number.

c61a. Personal Reference 1: Name
Enter the name of a person who will always know your address, other than immediate family, students or professors.

c61b. Personal Reference 1: Street Address
Enter the street address of the person identified immediately above.

c61c. Personal Reference 1: City/State/Zip
Enter the city, state, and zip code of the person identified immediately above.

c61d. Personal Reference 1: Phone Number
Enter the phone number of the person identified immediately above.

c63a. Sibling Reference 1: Name
Enter the name of a brother or sister, over the age of 18, who is not living at home.

c63b. Sibling Reference 1: Street Address
Enter the street address of the person identified immediately above.

c63c. Sibling Reference 1: City/State/Zip
Enter the city, state, and zip code of the person identified immediately above.

c64a. Sibling Reference 2: Name
Enter the name of another brother or sister, over the age of 18, who is not living at home.

c64b. Sibling Reference 2: Street Address
Enter the street address of the person identified immediately above.

c64c. Sibling Reference 2: City/State/Zip
Enter the city, state, and zip code of the person identified immediately above.

c65. Retirement Contribution in Assets
Enter the amount of your <Prior Academic Year From> tax year contribution to retirement account(s) you have included in your retirement assets.

c70. Area of Specialization
What is your intended Dental/Dentistry field?
1 Dental Anesthesiology
2 Endodontics
3 General Dentistry
4 Oral/Maxillofacial Surgery
5 Orthodontics
6 Pediatric Dentistry
7 Periodontics
8 Prosthodontics
9 Public Health Dentistry
10 Other

c71. Primary Care Contract (Five Years)
If funds were available for students who agree to practice in primary care, would you be willing to sign a contract committing yourself to up to five years of service in a primary care field?
1 Yes
2 No

c77. Donor Acknowledgment Letter
If you are furnished with the name and address of a donor who contributed a fund from which you receive an award, do you agree to write a letter of acknowledgment to the donor to express your appreciation?
1 Yes
2 No

c78. Information Release (Consideration)
Do you authorize the Financial Aid Office(s) at the school(s) to which you are applying for financial aid to disclose private information from your student records, for the purpose of recommending you for consideration of scholarships and loans which require such pre-award disclosure?
1 Yes
2 No

c79. Information Release (Required)
Do you authorize the Financial Aid Office(s) at the school(s) to which you are applying for financial aid to disclose private information from your student records, for the purpose of reporting you as recipient of scholarships and loans for those funds which require such reports?
1 Yes
2 No

c80. Information Release (Courtesy)
Do you authorize the Financial Aid Office(s) at the school(s) to which you are applying for financial aid to disclose private information from your student records, for the purpose of reporting you as recipient of scholarships and loans as a courtesy?
1 Yes
2 No

c81. Information Release (Federal)
Do you authorize the Financial Aid Office(s) at the school(s) to which you are applying for financial aid to disclose private information from your student records, for the purpose of reporting you as recipient of federal loans and grants for which reports are required?
1 Yes
2 No
(If you answer "NO," you will not be considered for several types of Federal Assistance.)

c82. Retirement Account Contributions
Did you and/or your employer make any contributions to a retirement account (such as a 401k, 403b, IRA, or other retirement account) in <Prior Academic Year From>?
1 Yes
2 No
If yes, please be sure to include these contributions in the answers to the untaxed income questions 3p, 4p, 5g, and 5h above.

c84. Earned Income Instructions
Do you expect to have any earned income in <Academic Year From>?
1 Yes
2 No
If yes, the following instructions apply:
Please be sure to estimate your <Academic Year From> earned income correctly. Earned income should include your total earnings from work, any remaining vacation pay when you leave your job, and any bonus income paid to you in <Academic Year From>. The <Academic Year From> earned income amount is the amount most of you will enter onto the first line of your <Academic Year From> tax return.

c85. Anticipated Assets
Enter the best estimate of the amount of money which will be in the student's (and spouse's) cash, savings, checking account, and other investments as of September 1, <Academic Year From>. Do not include financial aid funds which will be depleted by then.

c86. Employer Tuition Benefits
Will you receive tuition support from parents' or spouse's employer for the <Academic Year To>-<Academic Year From> academic year?
1 Yes
2 No

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c87. Use of Projected Income
Do you allow the Financial Aid Office to use your projected summer and upcoming academic year income to determine your financial need?
1 Yes
2 No

c90. Non-Custodial Parent Support - <Prior Academic Year From>
If your natural parents are divorced or separated, or were never married, enter the amount of financial support the student expects to receive in <Academic Year From>-<Academic Year To> from the parent who is not claiming the student on his/her <Prior Academic Year From> tax returns.

c91. Non-Custodial Parent Support - 2010-2011
If your natural parents are divorced or separated, or were never married, enter the amount of financial support the student expects to receive in 2010-2011 from the parent who is not claiming the student on his/her 2010 tax returns.

c93. Applicant's Age at Filing Deadline
Enter your age as of March 1, <Academic Year From>.

c95. Financial Assistance from Parents
Enter the total amount of direct financial assistance your parents have contributed toward your undergraduate and graduate/professional education. Include living expenses, tuition, transportation, medical coverage and personal expenses.

c96. Parental Undergraduate Support
Enter the approximate total amount of direct financial assistance your parents provided for your undergraduate education. Include tuition and living expenses.

c97. UCLA Identification Number
If you are currently enrolled at UCLA, enter your 9 digit UCLA Identification Number.

c98. Alternate Financial Support
If your name will appear as a "dependent" on the <Prior Academic Year From> IRS tax form of someone other than your parent(s) or legal guardian, enter their full legal name and relationship to you.

c99. Prenuptial Agreement
Have you signed a prenuptial agreement?
1 Yes
2 No
When applying for institutional financial aid at the following schools, you may not omit spousal asset and income data, regardless of the terms of any prenuptial agreement.
Columbia University School of Art
UCLA School of Law

c100. Military Service Discharge Date
If you previously served in a branch of the military, enter the official date of discharge. Enter your response in the form mm/dd/yy.

c101. Bristol or Plainville, CT Native
Are you a native of the city of Bristol, CT or Plainville, CT?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Yale University)

c105. Release Info to Parents/Spouse
Is (are) the educational institution(s) to which you are applying for financial aid authorized to discuss the student's financial and/or billing information with the student's parents and/or spouse?
1 Yes
2 No

c108. Yale Club of Bristol Scholarship
Did you graduate from a Bristol County (Connecticut) High School?
1 Yes
2 No
(For consideration of eligibility for Yale Club of Bristol Scholarship at Yale University)

c114. Applicant Has Children
Does the student applicant have any children?
1 Yes
2 No
If you answer yes to this question, and are applying ONLY to one or more of the following schools, you do not need to complete the Parents' portion of this application (though the application will prompt you to do so).
Case Western Reserve School of Medicine
University of California - Davis Law School
NYU School of Law

c115. Applicant Served in Armed Forces
Has the student applicant served in the Armed Forces, excluding the Army Reserve?
1 Yes
2 No
If you answer yes to this question, and are applying ONLY to one or more of the following schools, you do not need to complete the Parents' portion of this application (though the application will prompt you to do so).
UC Davis Law School
UCLA School of Law

c116. Number of Siblings Living w/Parents
If the student applicant has siblings who live with the student applicant's parents, enter the number of such siblings here.

c117. Health Profession Degree/Work
Has the student applicant received a degree in or ever worked in a health related profession?
1 Yes
2 No

c123. Born/Reside in Listed Areas
Were you born in or are a permanent resident of one of the following states, cities, or geographic areas: HI, GUAM, KY, IL, OH, IN, TX, MA, Atlanta, GA, Kansas City, MO, or the Midwest?
1 Yes
2 No

c125. Public Interest Post-Grad
Are you interested in applying for a public interest scholarship on the condition that you work for a public interest or government employer of your choosing (not including judicial clerkships) for a minimum of three years following graduation?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at University of Chicago Law School.)

c126. Maine High School Graduate
Did you attend high school in Maine?
1 Yes
2 No

c127. Residence State until Age 18
Enter the two letter abbreviation for the state in which you resided until age 18. If you lived in more than one state during this time, enter the state where you lived the most years.

c128. High School Zip Code
Enter the zip code of the high school you attended. If you attended more than one high school, enter the zip code of the one you attended for the longest period of time.

c129. Native of Certain PA Counties
If you were born in one of the following counties in Pennsylvania, select the corresponding entry from this list. Otherwise, select the blank entry.
1 Delaware
2 Blair or Huntington
(For consideration of eligibility for certain scholarships at the University of Pennsylvania School of Law.)

c130. Philadelphia High School Graduate
Did you graduate from a Philadelphia (Pennsylvania) public high school?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at the University of Pennsylvania School of Law.)

c131. Reported Business Income or Loss
Did you or your parents report any business income or losses on <Prior Academic Year From> tax forms?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at the University of Pennsylvania.)

c132. Reported Rental Income or Loss
Did you or your parents report any rental property income or losses on<Prior Academic Year From> 2009 tax forms?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at the University of Pennsylvania)

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c133. Domestic Partner Status
Are you or your parent(s) in a Registered Domestic Partnership?
1 Yes
2 No
(For consideration of eligibility for financial aid at: UC Davis Law School, UC Hastings School of Law, UCLA School of Dentistry, University of New Mexico School of Law)

c135. Female Protestant/Roman Catholic
Are you a female of the Protestant or Roman Catholic faiths?
1 Yes
2 No
(Female applicants of the Protestant and Roman Catholic faiths may be considered for the Lettie Pate Whitehead Scholarship at Duke University School of Medicine)

c136. Divorced/Separated Parent Support
If your parents are divorced/separated, is your custodial parent (i.e., the parent who last claimed you for tax purposes) the same parent who last provided financial support?
1 Yes
2 No

c137. Resident of Certain CA Counties
Are you a resident or graduate of a Del Norte, Humbolt, Lassen, Modoc, Placer, Shasta, Siskiyou, or Trinity county (California) high school?
1 Yes
2 No

c138. Permanent Partner Financial Data
Do you reside with someone who is not your spouse who you consider to be your permanent partner?
1 Yes
2 No
If you answer yes, please enter this partner's financial information in the areas designated for spouse's data in this application.

c139. American Hellenic Ancestry
Are you of American Hellenic Ancestry?
1 Yes
2 No
Students of American Hellenic ancestry may be considered for the Lagakos Scholarship at University of Pennsylvania School of Law.

c140. Member of Jewish Religion
Are you a member of the Jewish Religion?
1 Yes
2 No
(Students of Jewish faith may be considered for certain scholarships at the following schools:
University of Pennsylvania School of Law
University of Pennsylvania School of Medicine
University of Pittsburgh School of Medicine
Wake Forest University School of Medicine)

c141. Studied Communications as Undergrad
Did you major or minor in communications as an undergraduate?
1 Yes
2 No

c144. Parents' Education Expenses
If either of your natural parents will be enrolled in a higher education degree program during the <Academic Year From>-<Academic Year To> academic year, please enter an estimate of the amount of tuition your mother and/or father will pay OUT OF POCKET for their OWN education. (Do NOT include the amount of any loans or grants they may receive to apply toward their tuition.)

c145. Parents' Education Loan Payments
If either of your natural parents will make any education loan payments during the <Academic Year From>-<Academic Year To> academic year for debt incurred IN THEIR OWN NAME to fund either their own or one of their dependents education, please enter an estimate of the amount your mother and/or father will be REQUIRED to pay in minimum monthly payments. (i.e., enter the amount of one month's minimum required payment).

c146. Parents' Unusual Medical Expenses
If either of your natural parents will have any unusual medical or dental expenses during the <Academic Year From>-<Academic Year To> academic year, please enter an estimate of the amount that your mother and/or father will pay OUT OF POCKET. (Do not include regular payroll insurance premiums or expenses covered by medical insurance.)

c147. Parents' Elder Care Expenses
If either of your natural parents currently supports an elderly and/or handicapped parent, please enter an estimate of the amount that your mother and/or father will pay OUT OF POCKET during the <Academic Year From>-<Academic Year To> academic year.

c150. First Generation College Graduate
Are you a first generation college graduate in your family?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at:
Suffolk University Law School
UC Berkeley School of Law
UC Davis School of Law
UC Hastings School of Law
University of Michigan School of Law
University of Pennsylvania School of Medicine
University of Pittsburgh School of Medicine
Yale University Physician's Associate Program
Yale University School of Medicine

c151. Received Undergraduate Pell Grant
Did you receive a federal Pell Grant while you were an undergraduate student?
1 Yes
2 No
For consideration of eligibility for certain scholarships at:
UC Berkeley School of Law
UC Davis School of Law
UC Hastings School of Law
University of Michigan School of Law
University of Pittsburgh School of Medicine

c152. Anticipate Receiving Tuition Benefits
Do you anticipate receiving tuition benefits as a result of your own or a family member's employment?
1 Yes
2 No

c153. Beneficiary of a Section 529 Plan
Are you the named beneficiary of a Section 529 plan?
1 Yes
2 No

c154. Beneficiary of a Trust
Are you the beneficiary of a Trust?
1 Yes
2 No

c155. Claimed by Parent or Guardian
Were you (or will you be) claimed as a dependent by a Parent or Guardian for tax purposes for the <Prior Academic Year from> year?
1 Yes
2 No
The following instruction applies to applicants to the University of New Mexico School of Law: Applicants who were claimed by a parent or guardian must complete the parental information section. Applicants who were not claimed must also complete the parental information section unless they sign a waiver certifying that they will not be receiving financial support from their parents or guardians. See the University of New Mexico School of Law financial aid web page for the waiver form.

C155a. Claimed by Parent or Guardian
Were you (or will you be) claimed as a dependent by a Parent or Guardian for tax purposes for the <Prior Academic Year from> year?
1 Yes
2 No
The following instruction applies to applicants to the Yale University School of Drama: Applicants who were claimed by a parent or guardian must complete the parental information section. Applicants who were not claimed must also complete the parental information section unless they sign a waiver certifying that they will not be receiving financial support from their parents or guardians.

c156. Born in Certain PA Counties
If you were born in one of the following counties in Pennsylvania, select the county from the list here:
1 Butler
2 Clarion
3 Venango
4 Blair
5 None of the above
(For consideration of eligibility for certain scholarships at the University of Pennsylvania School of Medicine.)

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c157. Graduate of Certain PA High Schools
If you are a graduate of one of the following high schools in Pennsylvania, select the high school from the list here:
1 Germantown Academy
2 Roman Catholic
3 Catholic High
4 Any Philadelphia Public High School
5 None of the above
(For consideration of eligibility for certain scholarships at the University of Pennsylvania School of Medicine.)

c158. Coal Mining Town
Are you or anyone in your immediate family from a coal mining town?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at the University of Pennsylvania School of Medicine.)

c159. Your Residence during <Academic Year From>-<Academic Year To>
Where do you intend to reside during the <Academic Year From>-<Academic Year To> academic year?
1 With Parents (or in a home owned by your parents)
2 On Your Own (You may be required to submit a copy of your lease agreement to the Office of Financial Aid.)

c160. Parents Active Duty or Retired Military
Are either of your parents active duty or retired military?
1 Yes
2 No

c161. Choice of Medical Field
If you had to choose one branch of medicine from this list now, which one would it be?
1 Pediatrics
2 Surgery
3 Neurology
4 Radiology
5 Obstetrics/Gynecology
6 Primary Care

c162. Plan Medical Practice in Under-Served Area
Do you plan to practice medicine in a rural or urban under-served area?
1 Yes
2 No

c163. Applicant Married and/or has Children
Select the choice which describes the applicant's current status.
1 Married, with children
2 Married, no children
3 Unmarried, with children
4 Unmarried, no children
If you answer that you are married and/or you have children, and are ONLY applying to the following school, you do not need to complete the Parents' portion of this application for the following school (though the application will prompt you to do so).
- UC Davis School of Law

c186. Program of Study at Northwestern Law School
Select the program of study you are or will be enrolled in at Northwestern Law School:
1 Law (JD)
2 Law (JD - MBA)
3 Law (Accelerated JD)
4 Law (JD - PhD)
5 Law (LLM)
6 Law (LLM -Kellogg)
7 Law (Full-Time LLM - Tax)
8 Law (Part-Time LLM - Tax)
9 Law (Two Year JD for international attorneys)

c187. Type of Aid Applying for
Select the type of aid for which you intend to apply:
1 Federal Loans Only (e.g., Federal Direct Stafford Loans)
2 Both Federal and Institutional Loan Programs
3 Programs for International Students Only

c188. Entry Date at Northwestern Law School
Enter the month and year you entered (or expect to enter) Northwestern University School of Law. (Enter as MM/YY)

c189. Employer Reimbursement - Taxed
Enter the total amount of taxable reimbursement that you will receive from your current or prospective employer to apply toward educational expenses during the academic year <Academic Year From>-<Academic Year To>.

c190. Employer Reimbursement - Untaxed
Enter the total amount of non-taxable reimbursement that you will receive from your current or prospective employer to apply toward educational expenses during the academic year <Academic Year From>-<Academic Year To>.

c191. Employer Reimbursement - Summer, 2011
Enter the total amount of reimbursement that you will receive from your current or prospective employer to apply toward educational expenses during the time period listed.

c192. Employer Reimbursement - Fall, 2011
Enter the total amount of reimbursement that you will receive from your current or prospective employer to apply toward educational expenses during the time period listed.

c193. Employer Reimbursement - Spring, 2012
Enter the total amount of reimbursement that you will receive from your current or prospective employer to apply toward educational expenses during the time period listed.

c194. Employer Reimbursement - Summer, 2012
Enter the total amount of reimbursement that you will receive from your current or prospective employer to apply toward educational expenses during the time period listed.

c195. Part-time L.L.M Taxation Enrollment, <Academic Year From>
If you are or will be a part-time L.L.M in Taxation student at Northwestern University during the time period listed, select the number of courses in which you will be enrolled.
0 Not Enrolled
1 One Course
2 Two Courses
3 Three Courses
4 Four Courses
5 Five Courses
Contact the Northwestern Law School financial aid office immediately if your course load changes during any term.

c196. Part-time L.L.M Taxation Enrollment, <Academic Year From>
If you are or will be a part-time L.L.M in Taxation student at Northwestern University during the time period listed, select the number of courses in which you will be enrolled.
0 Not Enrolled
1 One Course
2 Two Courses
3 Three Courses
4 Four Courses
5 Five Courses
Contact the Northwestern Law School financial aid office immediately if your course load changes during any term.

c197. Part-time L.L.M Taxation Enrollment, <Academic Year To>
If you are or will be a part-time L.L.M in Taxation Student at Northwestern University during the time period listed, select the number of courses in which you will be enrolled.
0 Not Enrolled
1 One Course
2 Two Courses
3 Three Courses
4 Four Courses
5 Five Courses
Contact the Northwestern Law School financial aid office immediately if your course load changes during any term.

c202. Disadvantaged/Underrepresented Students
Do you wish to be considered for student aid resources for economically disadvantaged students and/or populations underrepresented in medicine?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Stanford School of Medicine, University of Pittsburgh School of Medicine, Wake Forest University School of Medicine.)

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c203. College Varsity Sports
Did you participate in a Varsity Sport at the college level?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Wake Forest University School of Medicine.)

c204. Delta Nu Chapter of Sigma Chi Fraternity
Are you a member of the Delta Nu Chapter of Sigma Chi Fraternity at Wake Forest University?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Wake Forest University School of Medicine.)

c205. Interested in Rural Primary Care
Are you interested in practicing as a primary care practitioner in a rural area?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Wake Forest University School of Medicine.)

c206. Christian Interested in Medical Missions
Are you a member of the Christian faith interested in medical missions?
1 Yes
2 No
(Applicants of the Christian faith who are interested in medical missions may be considered for the Annie Cannon and/or Abbate Medical Mission Scholarships at Wake Forest University School of Medicine.)

c207. Lived or Worked in Hawaii
Have you ever lived or worked in Hawaii?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Yale University Law School.)

c208. Alumnus of "Teach for America"
Are you an alumnus of the "Teach for America" program?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Yale University School of Medicine and Yale University Physician's Associate Program.)

c209. Canadian Citizen
Are you a Canadian citizen?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at Yale University Physician's Associate Program, Yale University School of Medicine or UCLA Anderson School of Business, EMBA, FEMBA, MFE)

c212. Previous Surname
If your last name has changed, please enter your previous last name.

c213. Type of Aid Applying for
Select whether you are applying for external aid only (such as Federal Direct Stafford Loans, Graduate Plus Loans, Private Loans), or all types of financial aid, including school grants, scholarships, and loans.
1 External only
2 All financial aid
If you are applying only for external aid, and are applying ONLY to one or more of the following schools, you do not need to complete the Parents' portion of this application (though the application will prompt you to do so).
Columbia University, College of Physicians and Surgeons
Columbia University, College of Dental Medicine
Columbia University, Programs in Occupational Therapy
University of California –Davis School of Law

c214. Local Address - Street
Enter the local address street. (In this entry and the following ones for your local address, you need only make entries if your local address is different from your permanent address.)

c215. Local Address - City
Enter the local address city.

c216. Local Address - State
Enter the local address state.

c217. Local Address - Zip Code
Enter the local address zip code.

c218. Local Address - Phone
Enter the local address phone number.

c219. Local Address - Dates
Enter the dates you expect to reside at the local address provided above.

c220. Country of Citizenship
Enter your country of citizenship.

c221. Housing Plans at Columbia
Where do you plan to live during the <Academic Year From>-<Academic Year To> enrollment period at Columbia University?
1 Columbia Residence Hall
2 Columbia off-campus apt.
3 Private off-campus apt.
4 Parent's home

c222. Consider for SDS/LDS
Do you wish to be considered for the Scholarship for Disadvantaged Students (SDS) or Loans for Disadvantaged Students (LDS)? Candidates for these funds must be economically disadvantaged or come from an "environmentally" disadvantaged background.
1 Yes
2 No
(If you answer yes, please visit the Columbia Financial Aid web site at cumc.columbia.edu/student/finaid for additional information and instructions.)

c222a. Consider for SDS/LDS
Do you wish to be considered for the Scholarship for Disadvantaged Students (SDS) or Loans for Disadvantaged Students (LDS)? Candidates for these funds must be economically disadvantaged or come from an "environmentally" disadvantaged background.
1 Yes
2 No
(If you answer yes, please describe your status in the Special Circumstances section.)

c223. Intend to Work
Do you intend to work during the <Academic Year From>-<Academic Year To> academic year?
1 Do not intend to work
2 Intend to work under the Federal Work-Study program
3 Intend to work in a non-Federal Work-Study job

c224. Loan Payments
Do you have scheduled payments for education loans during the academic year?
1 Yes
2 No
(If you answer yes, please provide loan type(s) and payment schedule in the Special Circumstances section.)

c225. Completing Form
Please indicate who is completing this form.
1 Student
2 Student's spouse
3 Student's prospective spouse
4 Student's parent
5 Student's stepparent
6 Student's guardian
7 Other
(If your answer is other, explain in the Special Circumstances section.)

c226. Release Information to Spouse
Do you authorize the financial aid officer to discuss your financial aid package and student account with your spouse?
1 Yes
2 No

c227. Release Information to Parents
Do you authorize the financial aid officer to discuss your financial aid package and student account with your parents?
1 Yes
2 No

c228. Other Real Estate - year purchased
Enter the year of purchase for any real estate other than your home that you own.

c229. Other Real Estate - purchase price
Enter the purchase price for any real estate other than your home that you own.

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c231. Applicant's Ethnicity
Enter the applicant's ethnicity. (For consideration of eligibility for certain scholarships at: Case Western Reserve School of Medicine; Columbia University, College of Physicians and Surgeons; Columbia University, College of Dental Medicine; Johns Hopkins University School of Medicine; Yale University Physician's Associate Program; Yale University School of Medicine; Columbia University, Programs in Occupational Therapy)

c232. Syrian or Lebanese descent
Are you of Syrian or Lebanese descent?
1 Yes
2 No
(For consideration of eligibility for certain scholarships at: Columbia University College of Physicians and Surgeons and Johns Hopkins School of Medicine. Qualified applicants should obtain a scholarship application from the Office of Student Financial Planning.)

c233. CUNY/SUNY/Public School Graduate
Did you graduate from any CUNY/SUNY college and attend public elementary and secondary schools?
1 Yes
2 No
(For consideration of eligibility for the Steinhardt Fund at Columbia University, College of Physicians and Surgeons.)

c234. Parents Living Abroad
Are the student applicant's parents living abroad?
1 Yes
2 No
(If yes, U.S. citizens and permanent residents with parents living abroad and having foreign earned income or assets should download and complete the Supplemental Questionnaire from the Columbia Financial Aid website cumc.columbia.edu/student/finaid.)

C234a. Parents Living Abroad
Are the student applicant's parents living abroad?
1 Yes
2 No
(If yes, U.S. citizens and permanent residents with parents living abroad and having foreign-earned income or assets should provide the details in the Special Circumstances section.)

c235. Parents Other Real Estate - year purchased
Enter the year of purchase for any real estate other than your home that you own.

c236. Parents Other Real Estate - purchase price
Enter the year of purchase for any real estate other than your home that you own.

c237f. Father's E-mail Address
Enter this parent's e-mail address.

c237m. Mother's E-mail Address
Enter this parent's e-mail address.

c238. Parents Certification of Accuracy
I/we certify that all the information in this form is complete and accurate to the best of my (our) knowledge. If asked by an official, I (we) agree to give proof of the information provided in this form. By selecting the answer "Yes," you are providing your certification of this statement.
1 Yes
2 No

c239. Source of Other Taxable Income
If you have listed other taxable income in questions 5e or 5h, please list here the source of that income.

c240. Source of Other Untaxed Income and Benefits
If you have listed other untaxed income and benefits in questions 5g or 5h, please list here the source of that income.

c241. Spouse a Part-time College Student
If your spouse (or prospective spouse) is in school part-time during either the summer of <Academic Year From> or the <Academic Year From>-<Academic Year To> academic year, enter here an estimate of the amount of out-of-pocket expenses he/she will incur as a result. Only list what he/she will actually pay. Do not include the proceeds from any financial aid received from the institution he/she is attending.

c242. Include Combined Assets
Are you applying for financial aid at Harvard Law School?
1 Yes
2 No
If you answer yes, please note the following requirements: For each of the asset questions which follow, you must list all of your assets whether they are held in an individual or joint account. If you are married, you are to provide all marital assets, whether held individually by you or your spouse or held jointly by you and your spouse.

c242a. Include Combined Assets
Are you applying for financial aid at Yale University School of Medicine?
1 Yes
2 No
If you answer yes, please note the following requirements: For each of the asset questions which follow, you must list all of your assets whether they are held in an individual or joint account. If you are married, you are to provide all marital assets, whether held individually by you or your spouse or held jointly by you and your spouse.

c243. Description of Trusts
If you have listed amounts in either the Contingent Trusts or Vested Trusts questions above, please describe those assets here. If you need more room, please explain further in the Special Circumstances section.

c244. Minimum Monthly Payments
If you are married (or will be married during the 2010-2011 year), and your spouse has outstanding education loans, list here the total of the minimum required monthly payments which you and your spouse will be paying during 2010-2011.

c245. Spouse's Residence/Employment Plans
If you are married (or will be married in 2010-2011), select one of the following options:
1 My spouse will be moving with me to law school and will be seeking new employment.
2 My spouse will not be moving with me to law school and will remain in his/her current employment in a different state than me.

c246. Spouse's Additional Expenses for Two Residences
If you indicated above that your spouse or prospective spouse will not be moving to law school with you and will remain in his/her current employment out-of-state, please estimate the amount of additional monthly living expenses you expect to incur as a result of having to maintain two residences. (Do not include your own living expenses.) In the Special Circumstances section at the end of this application, please provide details of your situation and an estimate of the amount of time you will be living separately and maintaining two residences.

c246a. Spouse's Additional Expenses for Two Residences
If you indicated above that your spouse or prospective spouse will not be moving to medical school with you and will remain in his/her current employment out-of-state, please estimate the amount of additional monthly living expenses you expect to incur as a result of having to maintain two residences. (Do not include your own living expenses.) In the Special Circumstances section at the end of this application, please provide details of your situation and an estimate of the amount of time you will be living separately and maintaining two residences.

c247. Harvard University Health Services
If you are married, or will be married during 2010-2011, do you intend to enroll in the Harvard University Health Service for your spouse and/or dependents?
1 Yes
2 No

c248. Blue Cross/Blue Shield Insurance
If you are married, or will be married during 2010-2011, do you intend to enroll in Blue Cross/Blue Shield Insurance for your spouse and/or dependents?
1 Yes
2 No

c249. Harvard Dental Insurance
If you are married, or will be married during 2010-2011, do you intend to enroll in Harvard Dental Insurance for your spouse and/or dependents?
1 Yes
2 No

c250. Prospective Spouse's Cash/Savings/Checking
Enter the amount of money in the prospective spouse's cash, savings, and checking accounts as of today.

c251. Prospective Spouse's Other Real Estate Value
Enter the current value of the prospective spouse's other real estate (including rental property, land, second or summer homes, etc.).

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c252. Prospective Spouse's Other Real Estate Debt
Enter the amount currently owed on the prospective spouse's other real estate.

c253. Prospective Spouse's Business Value
If the prospective spouse owns a business, enter the current value of the business. Include the value of land, buildings, machinery, inventories, and equipment. If the prospective spouse is not the sole owner, enter only the prospective spouse's share of the business value.

c254. Prospective Spouse's Business Debt
Enter the amount currently owed by the prospective spouse on the business. Include only the present mortgage and related debts for which the business is being used as collateral. If the prospective spouse is not the sole owner, enter only the prospective spouse's share of the business debt.

c255. Prospective Spouse's Farm Value
If the prospective spouse owns a farm, enter the current value of the farm. Include the value of land, buildings, machinery, equipment, livestock, inventories, etc. Do not include the value of a home in this question. If the prospective spouse is not the sole owner, enter only the prospective spouse's share of the farm value.

c256. Prospective Spouse's Farm Debt
Enter the amount currently owed on the farm. Include only the present mortgage and related debts for which the farm is being used as collateral. If the prospective spouse is not the sole owner, enter only the prospective spouse's share of the farm debt.

c257. Prospective Spouse's Stocks/Bonds Value
Enter the current value of the prospective spouse's investments such as certificates of deposit, money market funds, mutual funds, stocks, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, precious metals, etc. Do not include any amount of these investments held in retirement plans, such as pension funds, annuities, IRAs, Keogh accounts, etc.

c258. Prospective Spouse's Stocks/Bonds Debt
Enter any amount owed by the prospective spouse on these investments. Do not include any personal, education, consumer loans, or any debts that are not related to the assets included here.

c259. Prospective Spouse's Contingent Trusts
Enter the estimated value of any contingent (currently inaccessible) trust funds of which the prospective spouse is the beneficiary.

c260. Prospective Spouse's Vested Trusts
Enter the current value of any vested (accessible) trust funds of which the prospective spouse is the beneficiary.

c261. Prospective Spouse's Description of Trusts
If you have listed amounts in either the Contingent Trusts or Vested Trusts questions above, please describe those assets here. If you need more room, please explain further in the Special Circumstances section.

c262. Prospective Spouse's Other Assets-Description
Enter a description of any other prospective spouse's assets not included above. Do not include any investments held in retirement plans, such as pension funds, annuities, IRAs, Keogh accounts, etc., or property such as cars or boats.

c263. Prospective Spouse's Other Assets - Value
Enter the current value of any other prospective spouse's assets not included above. Do not include any amount of these investments held in retirement plans, such as pension funds, annuities, IRAs, Keogh accounts, etc., or property such as cars or boats.

c264. Prospective Spouse's Other Assets - Debt
Enter the amount currently owed on any other prospective spouse's assets not included above. Do not include any personal or consumer loans, or any debts that are not related to the assets included here. Do not include any education loans.

c265. Include Combined Assets
Are you applying for financial aid at Harvard Law School?
1 Yes
2 No
If you answer Yes, please note the following requirements which apply to each of the asset questions which follow: If the student's parents are divorced and remarried, you must provide the total value of all assets held by the student's biological parent as well as by the stepparent regardless of whether the assets are held jointly (by the biological parent and stepparent) or individually.

c266. Education Savings Account (529 plan)
Enter the current value of all parents' assets held in a 529 education savings account or other similar account.

c267. Parents' Other Assets-Description
Enter a description of any other parents' assets not included above. Do not include any investments held in retirement plans, such as pension funds, annuities, IRAs, Keogh accounts, etc., or property such as cars or boats.

c268. Parents' Other Assets - Value
Enter the current value of any other parents' assets not included above. Do not include any amount of these investments held in retirement plans, such as pension funds, annuities, IRAs, Keogh accounts, etc., or property such as cars or boats.

c269. Parents' Other Assets - Debt
Enter the amount currently owed on any other parents' assets not included above. Do not include any personal or consumer loans, or any debts that are not related to the assets included here. Do not include any education loans.

c270. Other Real Estate Details
If the parents' own real estate other than their home, enter here the number of properties that they own. For each property owned, provide the year of purchase, purchase price, current market value, and amount owed in the Special Circumstances section.

c271. Contribution from Income
Enter the amount the parents will contribute from income to the student's <Academic Year From>-<Academic Year To> educational expenses.

c272. Contribution from Assets
Enter the amount the parents will contribute from assets to the student's <Academic Year From>-<Academic Year To> educational expenses.

c273. Additional Release of Financial Data
Is the college authorized to discuss the family's information with the student and to release the family's information to outside agencies and donors?
1 Yes
2 No

c274. Child and Elder Care
Enter the amount that the student will pay for child or elder care during the <Academic Year From>-<Academic Year To> academic year. For any expenses reported, itemize them and provide the name and address of the care provider in the Special Circumstances section.

c275. Unusual Expenses - Amount
Enter here the amount of these unusual expenses that will be incurred by the student (and spouse) during the <Academic Year From>-<Academic Year To> academic year.

c276. Unusual Expenses - Explanation
Enter the nature of any unusual expenses the student (and spouse) will incur. Include expenses such as alimony, relocation expenses, and legal fees. If you need more room for your explanation, use the Special Circumstances section.

c277. Disadvantaged Student Aid
Do you wish to be considered for federal financial aid programs for disadvantaged students?
1 Yes
2 No
(If you answer yes, please explain in the Special Circumstances section.)

c278. Program of Study at Columbia University School of the Arts
Select the School of the Arts program to which you are applying.
A) Film MFA
B) Film Studies MA
C) Theatre Acting MFA
D) Theatre Directing MFA
E) Theatre Dramaturgy MFA
F) Theatre Management/Producing MFA
G) Theatre Playwriting MFA
H) Theatre Stage Management MFA
I) Writing Fiction MFA
J) Writing Non-Fiction MFA
K) Writing Poetry MFA
L) Visual Arts MFA
(If you are applying to more than one program, select the second program in the next question.)

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c279. Program of Study at Columbia University School of the Arts
If you are applying to more than one program, select the second program here.
A) Film MFA
B) Film Studies MA
C) Theatre Acting MFA
D) Theatre Directing MFA
E) Theatre Dramaturgy MFA
F) Theatre Management/Producing MFA
G) Theatre Playwriting MFA
H) Theatre Stage Management MFA
I) Writing Fiction MFA
J) Writing Non-Fiction MFA
K) Writing Poetry MFA
L) Visual Arts MFA

c280. FAFSA
Will you be filing or have you filed a Free Application for Federal Student Aid (FAFSA) for the <Academic Year From>-<Academic Year To> academic year?
1 Yes
2 No

c283. Interest in Public Service or Government Work
Are you an entering student who has an interest in and commitment to public service and/or government?
1 Yes
2 No

c286. Disadvantaged/Underrepresented Student
Do you wish to be considered for student aid resources for economically disadvantaged students and/or populations underrepresented in law?
1 Yes
2 No

c288. Interest in Arts/Letters/Cultural Pursuits
Do you have a demonstrated interest in arts and letters or other cultural pursuits outside the field of medicine? (For consideration of eligibility for the Joseph Collins Foundation scholarship.)
1 Yes
2 No

c289. Financial Assistance from Parents
Enter the amount of financial support the student expects to receive from parents during the <Academic Year From>-<Academic Year To> academic year.

c290. AAMC ID
Please enter your AAMC ID.
Your AAMC ID is an 8 digit identification number assigned to each user of Association of American Medical Colleges (AAMC) products and services, such as the American Medical College Application Service (AMCAS).

c291. LSAC Account Number
Please enter your LSAC Account Number. This is the number you receive from the Law School Admissions Council, and is the number you use in your LSAT test registration. The LSAT Account Number should begin with 'L' and is followed by 8 numeric digits (for example, L12345678).

C292.Sacramento County Resident
Were you born in Sacrament County or have you lived there for two or more years?
1 Yes
2 No
(For consideration of eligibility for the James O'Neill low-interest loan at UC Hastings.)

c293. Estimated Financial Assistance
Enter the estimated amount of financial assistance from sources other than UC Hastings. Include scholarships, grants, or loans from organizations, parents, spouse's parents, other individuals, including significant others, partners, relatives or friends. DO NOT INCLUDE ANTICIPATED UC HASTINGS GRANTS/SCHOLARSHIPS, STAFFORD LOANS, GRAD PLUS OR PERKINS LOANS IN THIS AMOUNT.

c294. Estimated In-Kind Assistance
Enter an estimate of the cash value for assistance you will receive in the form of housing, food, utilities or other in-kind support from parents, spouse's parents, other individuals, including significant others, partners, relatives or friends.

c295. Housing Plans at UC Hastings
Where do you plan to live during the <Academic Year From>-<Academic Year To> enrollment period at UC Hastings College of the Law?
1 On campus
2 Off campus
3 With parents/relatives

c296. Certification of Information
To be considered for financial aid you must agree with this statement and type your name as response: "I (your name) certify under penalty of perjury that the information on this financial questionnaire is true and complete to the best of my knowledge. Additionally, I agree to notify the UC Hastings Office of Financial Aid promptly if substantive changes occur."

c297. Eagle Scout
Are you an Eagle Scout?
1 Yes
2 No

c298. Active Member of Local Church with World Service Activities
Have you ever been an active member of a local church and involved in their world service activities?
1 Yes
2 No
If you answer yes, please explain in the Special Circumstances section.
(For consideration of eligibility for certain scholarships at Vanderbilt University School of Medicine.)

c299. Interested in public health?
Are you interested in public health?
1 Yes
2 No

c300. HPSP Scholarship
Are you applying to a branch of the military to finance your medical school attendance?
1 Yes
2 No

c301. Rural Area in Virginia
Do you live in, or are you from, a rural area in the state of Virginia? If yes, please enter the name of the rural area in which you live.

CST001. LSAC Account Number
Please enter your LSAC Account Number. This is the number you receive from the Law School Admission Council, and is the number you use in your LSAT registration. The LSAC Account Number should begin with 'L' and is followed by 8 numeric digits (for example: L12345678).

CST002. Program of Study
Select the program of study you are or will be enrolled in at Northwestern Law School:
A.) Law (JD)
B.) Law (JD – MBA)
C.) Law (Accelerated JD)
D.) Law (JD – PhD)
E.) Law (JD-LLM IHR)
F.) Law (LLM)
G.) Law (LLM – Kellogg)
H.) Law (Accelerated LLM)
I.) Law (Full-Time LLM – Tax)
J.) Law (Part-Time LLM – Tax)
K.) Law (Two Year JD for International Attorneys)

CST003. Contribution from Income
Enter the amount the parents will contribute from income to the student's <Academic Year From>-<Academic Year To> educational expenses.

CST004. Contribution from Assets
Enter the amount the parents will contribute from assets to the student's <Academic Year From>-<Academic Year To> educational expenses.

CST005. Disability/Chronic Illness
Do you have a disability or are you chronically ill?
(For consideration of eligibility for the Sanford Weiss Endowment Fund of Case Western Reserve University School of Medicine which awards need-based scholarships to disabled and chronically ill students. If you answer yes, please be prepared to provide documentation if selected for the scholarship.)

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CST006. Disability/Chronic Illness
Do you have a disability or are you chronically ill?
(For consideration of eligibility for the Sanford Weiss Endowment Fund of Case Western Reserve University School of Medicine which awards need-based scholarships to disabled and chronically ill students. If you answer yes, please be prepared to provide documentation if selected for the scholarship.)

CST007. Disability/Chronic Illness
Do you have a disability or are you chronically ill?
(For consideration of eligibility for the Sanford Weiss Endowment Fund of Case Western Reserve University School of Medicine which awards need-based scholarships to disabled and chronically ill students. If you answer yes, please be prepared to provide documentation if selected for the scholarship.)

CST008. Disability/Chronic Illness
Do you have a disability or are you chronically ill?
(For consideration of eligibility for the Sanford Weiss Endowment Fund of Case Western Reserve University School of Medicine which awards need-based scholarships to disabled and chronically ill students. If you answer yes, please be prepared to provide documentation if selected for the scholarship.)

CST009. County of Legal Residence
Enter the county of the student's legal residence.

CST010. Admitted to Law Schools
Please identify the law schools to which you have been admitted that you are seriously considering at this time. If you cannot fit your responses in the space provided, list any additional schools in the Special Circumstances section at the end of this application.

CST011. Relationship to Other Family Members
If you listed other family members in the student household with a relationship to the student of "other," please answer yes to this question and list the name and relationship of those household members to the student in the Special Circumstances section. If the student does not have additional family members in their household, disregard this question.

CST012. Housing Plans at Suffolk University Law School
Where do you plan to live during the <Academic Year From>-<Academic Year To> enrollment period at Suffolk University Law School?

CST013. UCLA Executive or Fully Employed MBA Program/Class
Please select your program (EMBA or FEMBA) and expected year of graduation in the UCLA Anderson School of Management Executive MBA (EMBA) or Fully-Employed (FEMBA) program.

CST014. Veterans/GI Benefits
Will you be receiving Veterans/GI Benefits during the <Academic Year From>-<Academic Year To> academic year?

CST015. Active member of U.S. Military
If you are currently an active member of the U.S. Military, please select the branch of the Military in which you serve.

CST016. Employer Reimbursement
Enter the total amount of taxable reimbursement that you will receive from your employer to apply toward educational expenses during the academic year <Academic Year From>-<Academic Year To>. Explain the details of this reimbursement in the Special Circumstances section at the end of this application.

CST017. Less than Full Tuition
Will you be paying less than full tuition for the <Academic Year From>-<Academic Year To> academic year at the UCLA Anderson School of Business? If you answer yes, please contact the financial aid office and your class manager to submit a tuition plan before accepting any financial aid.

CST018. Self-Employed?
Are you currently self-employed and operate your own business as your primary means of financial support?

CST019. Unemployed?
Are you are currently unemployed? If so, provide a copy of your termination letter to the UCLA Anderson School of Business financial aid office.

CST020. Unemployment Date
If you are currently unemployed, enter here the date that you became unemployed.

CST021. Unemployment Severance Payment
If you are currently unemployed, enter here the amount of any severance pay that you may have received.

CST022. Unemployment Benefits?
Are you collecting unemployment benefits?

CST023. Born Outside United States
Were you or your parents born outside of the United States, and if so are you/they now a naturalized citizen or resident alien of the US? (For consideration of eligibility for the Soros Fellowship at the University of California - Berkeley School of Law.)

CST024. Public Assistance
Did or does your family qualify for public assistance? (If you answer yes, please explain in the Special Circumstances section at the end of this application.)

CST025. Entrepreneurial Business Development
Do you have an interest in entrepreneurial business development targeting life sciences? (If you answer yes, please explain in the Special Circumstances section at the end of this application.)

CST026. Research
Are you interested in research?

CST027. Medical Specialty of Pathology?
Are you currently interested in pursuing Pathology as a medical specialty?

CST028. Medical Specialty of Radiology?
Are you currently interested in pursuing Radiology as a medical specialty?

CST029. Physical Disability
Do you have physical, sensory, or other health impairments? Students who answer yes must be willing to disclose the specific nature of their disability to the financial aid office. (Students with physical, sensory, or other health impairments may be considered for the Jesse Ridley Scholarship at Wake Forest University School of Medicine.)

CST030. Interested in Practice Areas
If you receive a Dean's Merit Scholarship Award from NYU School of Law, do you have a particular interest in any of the following practice Areas: Criminal Law, Environmental Law, Housing and Urban Policy, Law and Economics, IP Law?

CST031. Practice Area: Criminal Law
Do you wish to be considered for a scholarship program specific to the practice area of Criminal Law?
New York University School of Law awards Dean's Scholarships which are merit and/or need based grants in amounts up to full-tuition. At this time, you may also wish to identify this optional, area-specific scholarship program for which you want to be considered. In this and the four related questions, please respond with "Yes" to no more than three of the following practice areas:
- Criminal Law
- Environmental and Land Use law
- Housing and Urban Policy Law
- Intellectual Property law
- Law, Economics and Politics

CST032. Practice Area: Environmental and Land Use Law
Do you wish to be considered for a scholarship program specific to the practice area of Environmental and Land Use Law?
New York University School of Law awards Dean's Scholarships which are merit and/or need based grants in amounts up to full-tuition. At this time, you may also wish to identify this optional, area-specific scholarship program for which you want to be considered. In this and the four related questions, please respond with "Yes" to no more than three of the following practice areas:
- Criminal Law
- Environmental and Land Use Law
- Housing and Urban Policy Law
- Intellectual Property Law
- Law, Economics and Politics

CST033. Practice Area: Housing and Urban Policy Law
Do you wish to be considered for a scholarship program specific to the practice area of Housing and Urban Policy Law?
New York University School of Law awards Dean's Scholarships which are merit and/or need based grants in amounts up to full-tuition. At this time, you may also wish to identify this optional, area-specific scholarship program for which you want to be considered. In this and the four related questions, please respond with "Yes" to no more than three of the following practice areas:
- Criminal Law
- Environmental and Land Use Law
- Housing and Urban Policy Law
- Intellectual Property Law
- Law, Economics and Politics

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CST034. Practice Area: Intellectual Property Law
Do you wish to be considered for a scholarship program specific to the practice area of Intellectual Property Law?
New York University School of Law awards Dean's Scholarships which are merit and/or need based grants in amounts up to full-tuition. At this time, you may also wish to identify this optional, area-specific scholarship program for which you want to be considered. In this and the four related questions, please respond with "Yes" to no more than three of the following practice areas:
- Criminal Law
- Environmental and Land Use Law
- Housing and Urban Policy Law
- Intellectual Property Law
- Law, Economics and Politics

CST035. Practice Area: Law, Economics and Politics
Do you wish to be considered for a scholarship program specific to the practice area of Law, Economics and Politics?
New York University School of Law awards Dean's Scholarships which are merit and/or need based grants in amounts up to full-tuition. At this time, you may also wish to identify this optional, area-specific scholarship program for which you want to be considered. In this and the four related questions, please respond with "Yes" to no more than three of the following practice areas:
- Criminal Law
- Environmental and Land Use Law
- Housing and Urban Policy Law
- Intellectual Property Law
- Law, Economics and Politics

CST036. NYU Law School Area of Interest
Please select an area of interest from the list presented here. In addition to scholarship programs for which you may have applied at the time of application (Root/Public Interest, AnBryce, Bickel & Brewer, Furman/Law Teaching, Leadership in Law and Business, International Law and Justice/IILJ), New York University School of Law awards Dean's Scholarships which are merit and/or need based grants in amounts up to full-tuition. At this time, you may also wish to identify an area in which you are most interested. Please select from the list below. (We understand that many entering law students have not identified an area of interest. If you wish to be considered for a general Dean's Scholarship only, check "Not sure of area of interest".) Selecting this option will not adversely affect your application for a scholarship.

CST037. UCLA Anderson School of Management Applicant?
Are you applying to the UCLA Anderson School of Management? If so, please submit a copy of your 2010 U.S. or foreign income tax return to the UCLA Anderson Financial Aid Office. If your tax return is for another country and is prepared in a language other than English, the document must be translated into English and certified by a reputable agency.